



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

*******DRAFT*******

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed throughout the 3-5 year strategic planning period.

3-5 Year Strategic Plan Executive Summary:

Executive Summary

The City of Cambridge's Five-Year Consolidated Plan covers the time period from July 1, 2005 to June 30, 2011. The Plan describes the City's initiatives to:

- create a suitable living environment for its residents,
- promote neighborhood revitalization,
- increase the City's stock of affordable housing,
- promote economic revitalization and increase economic opportunities for its residents and
- end chronic homelessness within the City.

These initiatives are carried out by the City's Community Development Department (CDD), the City's Department of Human Service Providers (DHSP) and various other local agencies these Departments contract with as needed. These initiatives are in agreement with guidelines set-forth by the U.S. Department of Housing and Urban Development (HUD) in accordance with the regulations governing the utilization of Federal funds and are based upon the needs that the City has determined exist through its own assessment and the on-going input of Cambridge residents.

The actual level of funding Cambridge receives from HUD is determined annually and is based upon a formula all entitlement communities are subject to, in relation to HUD's

overall annual budget. For fiscal year 2006, Year One of the Five-Year Plan, Cambridge will receive \$3,614,262 in Community Development Block Grant (CDBG) funds, \$1,149,347 in Home Investment Partnership Act (HOME) funds and \$139,616 in Emergency Shelter Grant (ESG) funds. Because the actual funding level is governed by HUD's annual budget it is impossible to project future funding levels.

Financial Summary for CDBG, HOME and ESG funds:

FY 06 CDBG Budget	
Community Development Operating:	
CDBG Staff Admin (Boswell, Keller)	137,593.00
Housing Admin (R. Vinning)	79,254.00
Comp. Planng. (Dash, Barber, Thorne)	283,308.00
Public Fac./Proj. Ex. (Steck)	38,966.00
Housing/Proj. Ex. (Cotter, Zoe, Cassis Vacant)	232,108.00
Multi-Family/Proj. Ex. (McCarthy)	78,445.00
JAS Housing Delivery (Gottsche)	95,994.00
Eco. Dev. Admin. (Creative Solutions)	0.00
Contingency	68,823.00
Subtotal Community Development	\$1,014,491.00
Other Departments General Fund:	
Historical Comm. Proj. Ex.	5,000.00
Human Services	542,139.00
JAS - Workforce Development	38,500.00
Subtotal Other Departments	\$585,639.00
GRAND TOTAL CDBG FUNDED GENERAL FUND	\$1,600,130.00
Community Development Capital Budget:	
Housing:	
In House Prof. Services Contracts	0.00
North Cambridge Stabilization	0.00
Non Profit HRI - Afford. Hsg. Development	245,724.00
Non Profit HRI - Home Improve. Program	172,440.00
Non Profit - CNAHS	254,288.00
Non Profit JAS - Home Improve. Program	465,000.00
Non Profit JAS - Rehab. Assist. Program	350,000.00
Non Profit JAS - Afford. Hsg. Development	64,143.00
Non Profit JAS - N.Camb. Condos (contract in process)	0.00
Non Profit HRI - Trolley Sq. (anticipated)	0.00
New Project Dev. Funds (available)	104,447.00
Camb. Historical Comm. - Grants	20,000.00
Program Income to be Appropriated	0.00
TOTAL AFFORDABLE HOUSING	\$1,676,042.00
Economic Development:	
Cambridge Business Development	0.00
Ctr. For Women's Enterprise (replaced Camb. Bus. Dev.)	50,000.00
Financial Literacy Program	25,000.00
Best Retail Practices - Contractor	0.00
Best Retail Practices - Grants	50,000.00
Nora Theater	0.00
JAS/Biomedical Program	63,000.00
Cambridge Health Alliance/Career Development	55,000.00
Eco.Dev/New Projects	0.00
TOTAL ECONOMIC DEVELOPMENT	\$243,000.00
Public Facilities:	
Lowell St. Playground	0.00
Dana Park	0.00
Gold Star Mothers/Gore Street Park	95,090.00
Public Facilities/New Project Development	0.00
TOTAL PUBLIC FACILITIES	\$95,090.00
GRAND TOTAL CDBG CAPITAL FUND	\$2,014,132.00
GRAND TOTAL CDBG CAPITAL & GENERAL FUND	\$3,614,262.00

FY 06 HOME Funds	
Administration	\$114,935
CHDO Reserves	\$172,402
Development	\$862,010
Total	\$1,149,347

ESG - FY 2006 BUDGET PROGRAM		Utilization	2006 Funding	Match	Source
Shelter Inc.					
	Shelter + Care	salaries & utilities	\$20,000	\$32,500	Fundraising
	Woman's Day Drop In	salaries & utilities	\$27,800	\$37,000	United Way
CASPAR					
	Wet Shelter	operating costs	\$17,300	\$71,000	MA DPH
Hildebrand					
	Family Shelter	renovations	\$8,300	\$14,900	DTA
Transition House					
	Battered Woman's Shelter	operating costs	\$8,950	\$37,500	DSS, United Way, Private Funds
YWCA					
	Residence / Shelter	utilities	\$7,900	\$10,000	Citizens for Energy
Bread & Jams					
	Drop In Shelter	operating costs	\$11,700	\$12,000	B & J's general funds
Catholic Charities					
	St. Patrick's Woman's Shelter	utilities	\$6,185	\$7,500	Catholic Charities & United Way
Phillips Brooks House					
	St. James Summer Shelter	operating costs	\$2,600	\$3,500	COOP Public Service Grant + Fundraising
	Harvard Square Shelter	operating costs			
Salvation Army					
	Shelter	operating costs	\$8,000	\$142,000	Volunteer labor
Cambridge Cares About Aids					
	Youth On Fire	rent	\$8,700	\$52,000	foundations
HomeStart					
	Rental Assistance Program	rental assistance	\$5,200	\$16,605	SHP funds
sub-total			\$132,635		
Cambridge DHSP Administration (5%)			\$6,981		
TOTAL			\$139,616	\$436,505	

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The City will use its allocation of HUD funding for fiscal years 2006 to 2011, in accordance with the goals set forth by the Cambridge City Council and the City's annual budget process, to create a suitable living environment for its residents, to promote neighborhood revitalization, to increase the City's stock of affordable housing, to promote economic revitalization and increase economic opportunities for its residents and to end chronic homelessness within the City.

General Questions

1. *Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.*
2. *Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).*
3. *Identify any obstacles to meeting underserved needs (91.215(a)(3)).*

3-5 Year Strategic Plan General Questions response:

1. Location

The Community Development Department at this time does not know specific locations for allocating funds for loans and/or grants through its residential rehabilitation programs and economic development programs. A description of who may apply for assistance, the process for selection of who will receive the assistance and how much and under what terms the assistance will be provided can be found under the section entitled Affordable Housing Objectives and Economic Development Objectives. (**MAPS**)

2. Activities By Geographic Area

Cambridge intends to concentrate resources that benefit existing residents in the CDBG-eligible areas where the highest concentration of low and moderate income households live. For affordable rental and homeownership projects and public services programs, we will support projects in all parts of the City. Cambridge supports the even distribution of CDBG, HOME and ESG funded activities throughout the neighborhoods of the City that demonstrate need and where opportunities to increase the affordable housing stock exist. The following maps will show the specific areas of the City that will benefit from the various programs and services to be undertaken over the next 5 years. (**MAPS**)

Managing the Process (91.200 (b))

1. *Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.*
2. *Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*
3. *Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.*

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

1. Lead Agency

The City's Community Development Department (CDD) has been designated the lead agency responsible for the development of the Consolidated Plan and oversight of all aspects of the process. CDD has the responsibility of ensuring that the goals of the City Manager and the City Council are met through the various program and projects in the Consolidated Plan. The CDD is also responsible for the administration of the Community Development Block Grant and the HOME funds. CDD works closely with the Department of Human Services, which manages 15% of the CDBG funds and 100% of the Emergency Shelter Grant. A major portion of the CDBG and HOME funds are awarded to two nonprofits, Just A Start and Homeowners' Rehab. Inc. The nonprofits partner with CDD in the development of Affordable Housing units and the stabilization of neighborhoods through housing rehabilitation.

2. Significant Aspects of Developing the Plan

Development of the Plan involved working closely throughout the year with the Department of Human Services. CDD developed the Plan within the guidelines established by the City Council's goals and the City's annual budget process. CDD, Human Services, City Manager and the City Council worked all year long establishing goals and priorities for the city by collaborating with residents, various neighborhood groups and business leaders.

3. Consultations

Working within the goals set by the City Council and the City Manager, CDD worked closely with neighborhood groups and residents developing goals, initiatives and strategies that are pertinent to each neighborhood. (See neighborhood studies). The Department of Human Services establishes their goals by consulting the public services providers who have direct contact with the clientele being served.

Citizen Participation (91.200 (b))

- 1. Provide a summary of the citizen participation process.*
- 2. Provide a summary of citizen comments or views on the plan.*
- 3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*
- 4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

**Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.*

3-5 Year Strategic Plan Citizen Participation response:

Broaden Citizen Participation

Cambridge's official Citizen Participation Plan is currently being updated and is unavailable at this time. The final Plan will be included in this document's final publishing.

The City values the input of its citizens greatly and strives to include their input in all of the City's undertakings. A basic break-down of each Divisions' policy is as follows:

Community Planning

The Community Planning Division has a thorough and extensive community process that is employed for all projects, from the creation and rehabilitation of neighborhood parks & playgrounds, to the longer-view Neighborhood Studies and the comprehensive planning activities as seen in the Concord Alewife Study. Planners and Neighborhood Coordinators meet with Neighborhood Groups and individuals at Public Meetings and roundtables to discuss the needs and preferences of the residents as they apply to the work the City hopes to do in their neighborhood. These meetings begin at the very first phases of project conceptualization and occur regularly as needed all the way to the final stages of implementation. This extensive process allows the City to get projects right the first time and to deliver optimal results to the citizens.

Housing

The Housing Division also runs an extensive community process for all new development. These meetings occur from the very first stages to the final implementation, giving the residents a voice in all throughout. Much of the community's involvement in Housing initiatives occurs in the zoning work of Community Planning.

Institutional Structure (91.215 (i))

- 1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.*
- 2. Assess the strengths and gaps in the delivery system.*
- 3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.*

3-5 Year Strategic Plan Institutional Structure response:

Institutional Structure In Cambridge

The housing delivery structure in Cambridge is complex, involving public, private and nonprofit participants at the local, state, and federal levels.

Public Institutions

The public portion of the housing delivery system in Cambridge involves both state and local government. The Massachusetts Department of Housing and Community Development (DHCD) manages a number of housing programs, including the state

HOME program, the Housing Stabilization Fund, State Affordable Housing Trust, the Soft Second Program, the Housing Innovations Fund, and the administration of the federal Low-income Tax Credit program. DHCD also manages programs that support the development, maintenance, and operations of public housing.

The Massachusetts Housing Finance Agency (MHFA) provides loans to first-time homebuyers and has been an important source of housing assistance to low and moderate-income homebuyers in Cambridge. Due to the high cost of real estate in the City and the strength of market demand, however, even this program has often required additional subsidies to make prices affordable to low and moderate-income buyers.

Two other state-chartered nonprofit agencies, the Community Economic Development Assistance Corporation (CEDAC) and the Massachusetts Housing Partnership Fund (MHP), are important to the delivery service of affordable housing in Cambridge. CEDAC provides resources and technical assistance to community-based nonprofit housing agencies for the development of affordable housing, and has been an important resource for Cambridge's nonprofit housing organizations. MHP is a public agency that provides technical assistance and financing for the development of affordable housing. MHP's Permanent Rental Financing Program provides long-term, fixed-rate financing for multifamily and single room occupancy rental properties of five units or more. Units financed through the program must be rented to income eligible residents at affordable rent levels.

At the local level, the public institutions involved in the housing delivery system are the Cambridge Housing Authority and the City of Cambridge. The Cambridge Housing Authority (CHA) is a stable and efficient public housing authority, with a national reputation for excellence in its management and services for public housing tenants. By statute, it has the right of eminent domain and the ability to bond. The CHA operates a full range of federal and state housing programs, conventional and leased, for low-income elderly and disabled families and individuals. In addition to basic programs such as family and elderly public housing and Section 8 existing certificates and vouchers, the CHA administers a variety of special and innovative housing initiatives. These include a tenant homeownership program, several elderly congregate units linked with state service funding, several special needs residences owned by the CHA and managed by local service providers, a single room occupancy program and a tenant services program that has won national awards and recognition for effectiveness in working with youth, children and adults.

The CHA's conventional and special needs programs house approximately 2,700 households made up of 5,400 persons. Another 2,100 households with 4,800 persons live in leased housing units. CHA-owned units plus leased housing certificates make up approximately 10% of the City's total rental stock. The preservation and modernization of public housing are key elements of Cambridge's affordability strategy.

Despite the strengths of the Cambridge Housing Authority, diminishing HUD and State funding threaten to undermine the progress that has been made in serving the housing

needs of low and moderate income households currently living in Cambridge. If federal responsibility for these programs is abrogated, or if programs are eliminated or funded at unworkably low levels, no amount of local commitment can avoid widespread hardship and a certain degree of actual suffering.

The City of Cambridge is involved in the housing delivery system through its Community Development Department, its Department of Human Service Programs, and the Cambridge Affordable Housing Trust. Nearly 50% of the City's Community Development Block Grant (CDBG) allocation is spent on housing, administered through the Community Development Department (CDD). Along with supplying administrative support and program funds to the local nonprofit housing development agencies, CDD also provides multi-family rehabilitation funds, first-time homebuyer assistance, development funds and technical assistance for substantial rehabilitation and new construction for the benefit of extremely low, low and moderate-income households through the HOME program.

CDD acts as staff to the Cambridge Affordable Housing Trust, which was established in 1988 by the City Council and approved through the State of Massachusetts' Home Rule Petition in 1989 to develop and sustain affordable housing. The City Manager is the managing trustee for a nine-member board made up of community members who are experts in the fields of real-estate financing and development, affordable housing policy and design, and banking. The Affordable Housing Trust plays an important role in leveraging other financing for affordable housing projects. Since 1995, Cambridge has made significant contributions to increasing affordable housing through its CITYHOME program which to date has received over \$42.35 million in City funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. **An additional \$8.4 million has been requested for FY2006.**

The City's Department of Human Service Programs (DHSP) manages a number of programs. These include the Cambridge Multi-service Center for the Homeless, which works with an average of 700 homeless individuals and families annually, helping them to secure housing and gain access to other support services. DHSP helps coordinate shelter providers and groups seeking to develop supportive housing for the homeless, as well as providing financial assistance to shelters for services, operating and capital expenses through the McKinney Funds, Emergency Shelter Grant and CDBG funds.

Nonprofit Organizations

A key role in the Cambridge housing delivery system is played by the local nonprofit housing development agencies. Cambridge is fortunate to have several stable and experienced agencies, which have been integrally involved in the delivery of housing for many years. Cambridge and Somerville Cooperative Apartment Program (CASCAP) concentrates on the delivery of housing to single individual households as well as the mentally disabled population. CASCAP has strengths in both the rehabilitation and development of properties and in the management of group homes and single room occupancy dwellings with a social service component. Three other agencies, Just A Start Corporation (JAS), Homeowner's Rehab, Inc. (HRI), and the Cambridge Neighborhood

Apartment Housing Services (CNAHS), have extensive experience in all levels of rehabilitation, new construction and also in the management of multi-family properties. Another nonprofit, the Cambridge Affordable Housing Corporation (CAHC), which is the non-profit subsidiary of the CHA, augment's the Authority's effort to provide affordable housing.

Nonprofit agencies also play a major role in the provision of shelter to the homeless population. These include CASPAR, Shelter, Inc., Hildebrand Family Self-Help Center, First Church Shelter, Shelter Inc., Harvard Square Shelter, the YWCA, the Salvation Army, Cambridge/Somerville Catholic Charities, and Transition House. There are also organizations providing transitional housing for people moving out of shelters, such as the YWCA, the YMCA, Cambridge Family and Children's Service, and Second Home's Cornerstone Community. In addition, the local community action program agency, Cambridge Economic Opportunity Committee (CEOC), provides tenant advocacy services to assist in the prevention of homelessness. Another local nonprofit, the Cambridge Dispute Resolution Center, provides mediation services, and landlord counseling is provided by Just A Start Corporation.

A coalition of Cambridge-based religious organizations and concerned citizens, the Laity and Clergy for Affordable Housing, was developed recently to help promote and create affordable housing for low and moderate-income Cambridge households. The group operates under the nonprofit umbrella of Interfaith Action, Inc., and combines an innovative housing development approach with an emphasis on volunteerism.

Cambridge churches are also involved in the provision of shelter and services to homeless persons, such as meals and furniture for new residences. Three local churches provide shelter and one provides transitional housing for homeless people and is actively considering the potential for developing housing on church-owned land.

Private Organizations

The housing delivery system in Cambridge also involves several private entities, including lenders, developers, and private educational institutions. Local Cambridge banks have been significantly involved in the financing of affordable housing in Cambridge. A consortium of banks has created a fund earmarked for loans to small property owners of multi-family properties. One of these banks is a member of the Federal Home Loan Bank Board and has successfully submitted applications for funding for Cambridge affordable housing projects. In addition, several area lenders participate in the "Soft Second" loan program by offering reduced rate first mortgage funds for first-time buyers through the City's Cambridge Homebuyer Initiative program (CHBI).

Harvard University, one of the City's largest property owners of multi-family rental properties, has played a role in the delivery system for affordable housing. In 1997, Harvard sold 100 rental units in nine buildings to the City in exchange for tax relief. Also, as part of the settlement of a lawsuit, Harvard has established a revolving loan fund of low-interest financing for rehabilitation of the multi-family properties.

In the fall of 1999, Harvard University announced the 20/20/2000 Initiative, which provides \$10 million to the City for affordable housing development over the next three years. Of these funds, \$6 million have been loaned to the Affordable Housing Trust and \$4 million is being channeled through two non-profit groups to fund affordable housing projects in Cambridge. The Trust issues low-interest loans for construction and permanent financing for the development of affordable housing units as well as low-interest loans for homebuyers earning up to 120% of the area median income.

Local developers have been involved in the affordable housing delivery system through the Incentive Zoning Ordinance, which requires payments by developers to the Affordable Housing Trust for commercial development over 30,000 square feet requiring special permits. In March 1998, the Cambridge City Council passed an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units. In return, the developer receives up to a 30% increase in density. CDD monitors compliance with this ordinance. Staff works with the private developers to design and implement the marketing and sale or leasing of units to low-income Cambridge residents.

Actions to Further Develop Institutional Structure

Cambridge will continue its efforts in the coming year to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base. The following actions will be taken in FY2006 - 2010:

As property prices continue to escalate in Cambridge, the gap is widening between available resources and outstanding need. There is an increased need for federal funds for housing activities of all types including affordable rental, homeownership, and housing for special needs populations.

Cambridge will work to reduce the resource gap by aggressively seeking out additional federal, state, and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impedes efficient affordable housing production.

Cambridge will continue its outreach to residents, businesses, and organizations through community meetings and various public forums as it prepares to produce its new Five Year Consolidated Plan in fiscal year 2006.

Monitoring (91.230)

1. *Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

3-5 Year Strategic Plan Monitoring response:

1. Monitoring Plans

Housing

The City of Cambridge intends to use the existing housing delivery system to achieve its production and service goals. While this will include managing some in-house programs, many programs and services will be contracted out to sub-grantees. For specific development projects, funds will be allocated to eligible projects on a competitive basis. Cambridge has had a very successful history of managing housing programs in this way.

The City monitors housing rehabilitation, new construction activity and all other community development activity carried out by sub-recipients on an annual monitoring schedule created to ensure strict compliance with applicable HUD laws, regulations and program guidelines. The monitoring process also includes an ongoing review of production levels as benchmarked in the Five-Year Consolidated Plan.

On a regular basis, the City reviews applications for specific project funding, reviewing all available funds against the needs of projects in the pipeline. This is in addition to reviewing project feasibility, providing technical assistance, and monitoring the progress of projects under construction on an on-going basis.

On a monthly basis, the City reviews all sub-grantee operating expenses by examining bills and supporting documentation for monthly program expenditures, including administrative and construction costs.

Quarterly, the City comprehensively reviews sub-recipient performance levels; reviews overall performance against goals, as well as analyzes consolidated budget statements.

Annually, the City conducts regular ongoing site visits, as well as program and tenant file -monitoring of the Home Improvement Program, Home Ownership Program, units funded through the HOME Program, Community Development Block Grant, and other federally funded programs to ensure compliance with program goals and federal regulations.

Property Inspections are built into our service delivery system and are conducted as prescribed by HUD. Properties are closely monitored beginning at the time funds are committed to the completion of construction or rehabilitation, with monitorings that follow in subsequent years. Each year the Housing Division conducts property inspections on 10% to 15% of the units in its affordable housing stock using the schedule below:

Property Inspection Schedule:

- Every 3 years for projects with 1-4 units
- Every 2 years for projects with 5-25 units
- Annually for projects with 26 or more units

Economic Development

The City plans to conduct an on-site monitoring assessment of the program activities of the sub-recipient on a set, periodic basis (2 times a year) in order to ensure strict compliance with economic development program guidelines. The program assessment will look at the sub-recipient's progress in meeting objectives, meeting set goals, its reporting compliance with regard to timeliness and accuracy and whether required documentation is on file, all requirements set forth in the sub-recipient agreement between the City and the sub-recipient.

On an annual basis, the City will receive and review within 45 days of completion, a full copy of the sub-recipient's annual audit with management letter, if performed.

On a quarterly basis, the City will review copies of marketing materials for all programs and activities and a distribution list for same, a progress report on pre-development outreach activities, and all pertinent records including: copies of signed family income certification forms, a schedule of programs commenced in the quarter, copies of staff time sheets and a financial report of expenditures per Block Grant funded program.

On a monthly basis, the City will review all sub-recipient personnel and non-personnel operating expenses by examining invoices and supporting documentation for monthly program expenditures, outreach and general and administrative expenditures, as well as program income, if any.

When the City actively participates in the distribution of services provided to the participants in one of its programs, the City will undertake advertising and marketing the program to eligible Cambridge businesses, sponsors. Will participate in the workshop as an outreach activity, review, accept and keep on file the original applications (family income certification forms), set up and accompany the consultant on the individual consultations. The City will monitor the number of participants to whom the consultant provides services.

The City will monitor the receipt of post-consultation written reports from the consultants to the participants, making sure that they are received in accordance with a pre-set schedule outlined in the contract. The City distributes the reports to the participants.

On a monthly basis, the City reviews all itemized invoices presented for payment on a percent complete basis by the consultant to assure their accuracy with respect to charges for performance under their contract with the City.

Public Services

The CDBG grants manager conducts a thorough monitoring process of all CDBG recipients during the course of each contract year. This process includes several approaches and is outlined below.

1. Site visits of CDBG recipients are conducted by CDBG grants manager on a yearly basis and involve the following:

- Meeting with CDBG recipient on site to review contract compliance, program and agency management;
- Reviewing clients' files to ensure recipient's compliance with HUD income eligibility requirements;
- Reviewing recipient's capacity in collecting and reporting "client's demographic data" as mandated per HUD guidelines; and providing technical assistance as needed;
- Reviewing the "proposed" number of unduplicated clients to be served by the program against the "actual" number reported by recipients; and discussing the need to reassess these figures where discrepancies and/or inconsistencies are identified;
- Reviewing recipient's "performance measure" process and providing technical assistance as needed;
- Identifying and addressing areas of concerns in order to ensure recipient's compliance with all of HUD mandated rules/regulations; and
- Observing program/s where applicable; and visiting facilities (for new recipient/program).

The CDBG grants manager/monitor prepares a final monitoring report that synthesizes the information gathered during the site visit; and forward a copy of the report to each CDBG recipient. The report includes a "Monitors' Result/Summary" section that summarizes the monitor's assessment of the site visit and identifies any issues/concerns to be addressed by each recipient, with the assistance of the monitor if necessary.

2. Financial monitoring of CDBG recipients occurs as follows:

- Reviewing CDBG recipient's monthly/quarterly invoices and supporting documentation to ensure that all costs correspond to project services as outlined in recipient's contract budget; and conducting random review of invoices during site visits where applicable; and
- Collecting and reviewing the following recipient's documentation: its most recent audited financial statements, together with all related reports on internal controls and compliance and Management Letter if applicable; and its approved State Pre-qualification Form/Corrective Action Plan, or its most recent Certificate of Registration and Form PC from the Division of Public Charities of the Massachusetts Office of the Attorney General.

3. Ongoing review by CDBG grants manager of quarterly/semi-annual reports submitted by CDBG recipients:

- Quarterly Reports: at the end of each quarter, CDBG recipients submit a report indicating the “total number of unduplicated clients served” during this period by their CDBG-supported programs, as well as the corresponding clients’ demographic data as mandated per HUD guidelines;
- Semi-Annual Reports: every six months, CDBG recipients submit an expanded version of the Quarterly Report that includes additional information such as: recipients’ progress in meeting the goals/objectives outlined on their contracts’ Scope of Services/Workplans; an update in recipients’ outreach and fundraising efforts; and other administrative information; and
- Follow-up: upon review of the reports, the CDBG grants manager proceeds to contact recipients to clarify any discrepancies and/or incomplete data identified on their reports, if applicable.

At the end of the contract year, the CDBG grants manager compiles all the client demographic data reported by the CDBG recipients; and prepares a comprehensive clients’ statistical report that becomes part of CAPERS (a mandated yearly HUD report).

4. The monitoring process is further enhanced by regular contact between the CDBG grants manager and the CDBG recipients as follows:

- Ongoing communication with CDBG recipients maintained via phone, e-mails, written correspondence, and meetings as needed; and
- Ongoing provision of technical assistance to ensure recipients’ compliance with HUD mandated rules/guidelines.

ESG

As part of its on-going monitoring of ESG recipients, the City's ESG grants manager uses a three-pronged approach including a mix of regular phone contact, monthly financial record review, and as needed, on-site monitoring visits.

Financial monitoring of recipients occurs monthly when bills are submitted. Invoices and billing statements are checked to ensure that spending is only occurring on eligible activities and importantly, funding limits on essential services, operations costs, homeless prevention activities, and administrative costs are all in compliance with HUD mandated rules.

Grant recipients must both submit their most recent audit and be in the process of implementing the HMIS data collection required by HUD for McKinney-Vento funding. Further contact with ESG funded agencies occurs at the monthly Cambridge Continuum of Care Homeless Services Providers meetings held at the City's Multi-Service Center for the Homeless. Annually, the ESG grants manager attends consumer forums to hear the view point of clients receiving services from ESG funded programs. If any concerns are raised during these forums, the City will follow up with the agency to ensure any issues are resolved.

On a quarterly basis, all ESG funded agencies must submit the number of new clients coming into their programs. If the number of beneficiaries served is well under or over target for the period, agencies are contacted for further information. At the end of the grant year, recipients of awards must complete and sign a two page monitoring form, which is used to assess the performance of the program for that year and then is fed into the CAPERS report.

Lead Safe

The Lead-Safe Cambridge (LSC) program's annual monitoring of property owners and their tenants includes 100% of all assisted housing to ensure compliance with affordable housing restrictions and identify cases of non-compliance. Upon completion of lead hazard control work, LSC provides owners with a close-out package that includes information relevant to compliance monitoring, proper maintenance and mandated disclosures.

Non-compliant property owners are given reasonable time to get back into compliance and are required to repay the loan with interest if they fail to do so. In cases of non-compliance, LSC imposes an interest rate provision as a deterrent to early buy-out of the loan agreement. Income from any loans that are repaid is returned to the program for use in future lead hazard control work.

Priority Needs Analysis and Strategies (91.215 (a))

1. *Describe the basis for assigning the priority given to each category of priority needs.*
2. *Identify any obstacles to meeting underserved needs.*

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

T.B.D.

Lead-based Paint (91.215 (g))

1. *Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.*
2. *Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs.*

3-5 Year Strategic Plan Lead-based Paint response:

Lead-Based Paint

According to 2000 census data, 90% of the Cambridge residential housing stock was built prior to 1980, just after the 1978 government banning of lead-based paint. More than 70% of housing units in Cambridge were built prior to 1950, when virtually all paints used contained lead. The high incidence of residential dwelling units with lead-based paint is particularly serious in Cambridge where there are significant numbers of low income households who are often unable to find affordable housing and are forced to live in deteriorated buildings where peeling and chipping paint increases the likelihood of childhood lead poisoning. According to the 2003 Cambridge, Massachusetts Socioeconomic & Demographic Profile, there are approximately 19,000 extremely low, low and moderate-income households living in Cambridge. A conservative assumption that 70% of these buildings contain lead-based paint would mean that 13,000 units are in need of lead paint abatement.

Since 1994, through five rounds of funding from the HUD Office of Lead Hazard Control, the City of Cambridge has operated a comprehensive deleading assistance program aimed at landlords who rent to low-income families with children under the age of six. The program's long-standing partnerships with local public health, code enforcement, and non-profit rehabilitation agencies, as well its extensive educational component, further serve to decrease the incidence of childhood lead poisoning.

Since the inception of the LSC program, the percentage of Cambridge children under age six with elevated blood lead levels has dropped from 10% to less than 1%. To date, through the LSC program, over 600 affordable housing units have been deleaded and over 200 yards have been made lead safe. The current HUD grant will expire in March 2008 and the City will again apply to HUD for funding to continue its important work. As a result of the significant impact of the Lead-Safe Cambridge program, the City is on track to meet the goal of ending lead poisoning by 2010 and positioned to create affordable, lead-safe housing opportunities for hundreds of families.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

Housing Needs Assessment

The diverse nature of the City of Cambridge with its various and vibrant neighborhoods, internationally known universities and historic structures, creates a seemingly endless demand and desire to live in Cambridge. Since the 1960's, the chance to live in Cambridge, especially for extremely low, low and moderate-income households, has been seriously limited by the City's housing market.

However, as will be discussed throughout the Consolidated Plan, sizable numbers of low and moderate-income households do live here. In fact, according to 2000 Census data, 43% of households in Cambridge are classified as low or moderate-income, with the greatest number (30%) earning less than 50% of area median income in 1998.

The escalating real estate market in the Boston region, coupled with the end of rent control in the mid 1990s, has had a dramatic impact on the cost of housing in Cambridge. The median price of condominium units rose from \$168,300 in 1990 to \$385,000 in 2004. The median price of a single-family home rose from \$240,000 in 1990 to \$610,000 in 2004. These prices are well beyond the means of most low and moderate-income households. In addition, average rents for two-bedroom apartment rose from \$950 in 1993 to \$1,700 in 2004. At these prices, a two-worker household, each earning minimum wage, would need to each work 96.9 hours per week in order to afford a two-bedroom apartment in Cambridge. Especially vulnerable are the extremely low-income households (earning

under 30% of median income) and low-income households (earning under 50% of median) who comprise almost one third (30%) of the City's households, according to 2000 Census data.

Approximately 65% of Cambridge households are renters (28,880), over half of which are classified as low or moderate-income households. In addition, 40% of renter households (11,421 households) are paying more than 30% of their income for rent. This problem has been exacerbated by the termination of rent control in the mid 1990s, the strong housing market in the Boston area, and the lack of available Section 8 subsidies in recent years.

In order to narrow the widening gap between low incomes and high housing costs, the City has had an ongoing commitment to a variety of programs that create and preserve affordable housing for extremely low, low and moderate-income residents. The City's goals described in this plan, reflect the need to both protect its existing affordable stock and create new affordable housing opportunities. The creation of affordable housing in Cambridge is made more difficult by a variety of market factors, including scarcity of available sites, high cost of land, low vacancy rates, and escalating real estate prices. In recent years, efforts to add to the City's stock of affordable housing have been impeded by strong competition from the private sector for buildings and land for the development of high-end market-rate housing.

Household Composition

One of the most significant factors affecting Cambridge has been the change in the composition of the households living here. In 1950, families constituted 87% of all local households; by 2000, this figure had decreased to only 41% of the total. As families have left Cambridge, they have been replaced by a steady stream of non-family individuals who either chose to live here alone or doubled up. These non-family households have increased dramatically from 4,281 in 1950 to 25,020 in 2000. Five decades ago, they constituted only 13% of all households; now they comprise 59% of the total.

According to the 2000 Census, more than 41% of all Cambridge households are comprised of only 1 person compared to 28% for Massachusetts and 26% for the nation as a whole. In addition to single households, small households dominate in Cambridge. According to 2000 Census data, the average household size has decreased almost 25% in the last thirty years, from 2.5 in 1970 to 2.03 in 2000. As a result of this trend toward smaller household sizes, the private market is producing less family-sized housing and more smaller housing units. While, large households of five or more persons comprised only 4% of all households, almost half (49%) of these households are low and moderate-income families. The vast majority (88%) of these large, low-income households are renters. In an effort to meet the needs of larger, low-income households, the City puts a priority on the creation and retention of decent and affordable family-sized housing units.

In spite of the shift toward non-families over the past few decades, the overall number of families in Cambridge has remained stable at 17,595 families in 2000, of which 43% are families with children, 15% are families headed by single parents, and of which at least

32% are eligible for affordable housing. The City is aware of the unique housing needs of these families and has made the provision of safe, lead-free, family-sized housing one of its greatest priorities.

Through its programs, policies, and goals, the City seeks to promote and retain Cambridge's diverse economic, social, racial and ethnic population. The City's housing programs are designed to serve households with a range of housing needs, earning a range of incomes. In order to ensure that families can afford to remain in Cambridge, particularly families with children, the City makes particular efforts to create and preserve decent, affordable, family-sized housing.

The Elderly

In Cambridge, elderly households comprise approximately 17% of Cambridge's households and approximately 9% of all Cambridge residents. Of these 9,300 elderly persons, approximately 50% reside in family households and 50% either live alone or in a group quarter situation. Approximately 53% of elderly households live in rental housing and 47% live in owner-occupied housing. More than 4,550 elderly households are income eligible for assisted housing, according to HUD's analysis of the 2000 Census.

Although considerable numbers of the elderly live in public housing or publicly assisted affordable housing (over 1,400) and others have Section 8 certificates for assisted developments, about one third (33%) of elderly households are paying more than 30% of their income for housing and 18% are paying more than 50% (compared to 27% and 15% for all Cambridge households, respectively). According to Census data, 53% of lower income elderly households had some kind of housing problem (defined as overcrowding, physical defects or cost burden) as compared to 66% of all lower income Cambridge households. Elderly households constitute approximately 21% of the 11,291 households in Cambridge who pay more than 50% of their incomes on housing and approximately 25% of the City's low and moderate-income households.

Household Income

Despite a growing affluence among the households of Cambridge, (where median household incomes have risen 40% since 1980, from \$33,928 in 1980 to \$47,979 in 2000), approximately 43% of all Cambridge households are classified as low or moderate-income. Of these, very low, low and moderate-income households, 70% (12,682) earn less than 50% of the median income and 30% (5,428) earn between 50% and 80% of median income. Very low and low-income households (e.g. earning less than 50% and 30%, respectively, of the median income) comprise approximately 30% of all Cambridge households, while moderate-income households (earning between 50% and 80 % of the median income) account for 13% of all Cambridge households. When the additional 5,600 households earn between 50% to 80% of median income. These households (approximately 43% of all households) are eligible for affordable housing.

Tenure

The 2000 Census makes it clear that not only are there substantially more renters than owners in Cambridge but that renters have significantly lower incomes than owners. The median income for renters (who comprise 68% of all households in Cambridge) is \$38,046. This figure is significantly lower than the median \$78,366 for owners who account for 32% of the City's households. The citywide median household income was \$47,979 in 2000. In terms of actual numbers of households eligible for affordable housing, a little over 15,024, or 52%, of all renters have extremely low, low and moderate-incomes. In contrast, only 3,086, or 22%, of owners fall into this category.

The number of owner-occupied units in Cambridge, which was only about 20% of the housing stock in the 1950's and 1960's, has almost doubled from about 7,000 units in 1970 to 13,760 in 2000 (or 32% of all units according to Census data). As there was little change in the overall number of units in the City, the surge in owner occupancy has been largely due to the conversion of existing rental units to condominiums. A City housing report found that over two-thirds (67%) of the more than 9,000 condominium units created from 1970 through the early 1990's were the result of condo conversions and only 32% were newly constructed units. There was also a surge in the construction of town houses and condominiums during the 1980's and late 1990's after the end of rent control. Condominium conversions have continued in recent years, including conversion of small two and three-family dwelling units. In addition, a substantial number of new luxury market units being built in the City are for owner-occupancy, a trend which has been increasing in recent years. Overall, there are several thousand new market units under development or proposed in the City, including both rental and ownership developments.

Several hundred households are at risk of being affected by expiring use restrictions or expiring Section 8 contracts. Also, the Cambridge Housing Authority waiting lists contain more than 8,000 households who will have to wait on the average of [redacted] years to receive a housing unit. The Section 8 waiting list includes 2,400 households.

Cost Burden

Given the cost of housing in Cambridge, it is not surprising that a large number of households pay more than 30% of their incomes on housing-related costs; and that a substantial number pay more than 50%. The cost burden is greater among renters than owners. According to HUD's analysis of the 2000 Census, 40% of renters in Cambridge are paying more than 30% of their income for housing compared to only 24% of homeowners.

Low and moderate-income households bear substantial cost burdens. While 61% of all low and moderate-income household are cost burdened, only 14% of household earning more than 80% of median income face the same economic challenge.

The most affected group are low-income renters (e.g. earning between 30% and 50% of median income), 70% of whom pay more than 30% of their income on housing. Among

all very low and low-income renters (e.g. earning less than 50% of median), 62% pay more than 30% of their income on housing and 48% pay more than 50%. Among moderate-income renters (e.g. earning between 50-80% of median), 57% pay more than 30% of their income on housing and 10% pay more than 50%. Among renters earning over 80% of median, only 14% pay more than 30% of income on housing and 1% pay more than 50% of income on housing.

Racial/Ethnic Concentration of Population

The minority population of the City of Cambridge increased markedly during the last few decades. In 1990, Census data indicates that over 75% of the city's population was composed of White households. However, while Cambridge's overall population increased only 7% between 1990 and 2000, Cambridge's minority population increased over 37% during this period. The fastest growing minority group in Cambridge are Asian households, whose population grew 50% from 8,081 in 1990 to 12,113 in 2000 and now account for 12% of the Cambridge population. Black/African American households remain one of Cambridge's largest minority groups, although their percentage of the population has decreased slightly from 12.7% in 1990 to 11.9% in 2000. The number of individuals of Hispanic or Latino origin increased from 6,093 in 1990 to 7,455 in 2000 and now comprises 7.4% of the population.

The median income of minority households in Cambridge is lower than the median income of non-minority households. Given the high cost of homeownership in Cambridge, it is thus unsurprising that a proportionately larger number of minority households remain renters as compared to non-minority households. According to the 2000 Census, approximately 80% of Cambridge's non-White households were renter households (as compared to 60% of non-minority households). However, it is important to note that percentage of minority homeowners has increased since 1990 from ___% to 20%. In 1990, the percentage of Black households that were renters was 13%; by 2000 this percentage had increased to 17%.

The table below provides more detailed information from the 2000 Census:

<i>Census 2000 Data:</i>	# of HHs	% of All HHs	% Renter	% Owner
White HHs	31,895	75%	63%	37%
Black/African American HHs:	4,345	10%	83%	17%
Asian HHs:	3,876	9%	82%	18%
American Indian/Alaskan Native HHs	152	0%	81%	19%
Pacific Islander HHs	17	0%	100%	0%
Other Races (including 2+):	<u>2,330</u>	5%	85%	15%
	42,615			

According to HUD analysis of the 2000 Census, minorities in Cambridge have significantly lower incomes than White households. The mean household income for

Blacks is \$29,053. This figure is not only substantially lower than that of Whites (\$49,500), and of the City as a whole (\$46,079), but lower than all other minority groups, with the exception of Native Americans. The mean household income of Hispanics is \$32,408 and of Asian/Pacific Islanders is \$35,217. Moreover, while 30% of White households had extremely low and low-incomes, 61% of Black households, 57% of the Hispanic households and 53% of the Asian/Pacific Islander households were found in these categories.

As the table below demonstrates, approximately 36% of White households, 70% of Black/African American households, and 50% of Asian and of Pacific Islander households are eligible for assisted housing:

<i>2000 CHAS Data</i>	(<80% AMI)	(>80% AMI)
White Alone:	36%	64%
Black/African American:	68%	32%
Asian:	52%	48%
American Indian/Alaskan Native	65%	35%
Pacific Islander	50%	50%

The table below provides more detail of the income breakdown among minority groups in Cambridge, according to HUD's analysis of the Census 2000 data:

<i>2000 CHAS Data</i>	Extremely Low Income (<30%)	Low Income (30-50%)	Moderate Income (50-80%)	Middle/Market Income (>80%)
White Alone:	14%	9%	13%	64%
Black/African American:	30%	23%	15%	32%
Asian:	24%	17%	12%	48%
American Indian/Alaskan Native	26%	24%	15%	35%
Pacific Islander	0%	0%	50%	50%

With respect to affordable housing, Black households comprise ____% of the City's households, yet ____% have extremely low and low-incomes and ____% have moderate-incomes. Thus ____% of Black households in Cambridge are eligible for affordable housing. Although the Census indicates only about _____ Hispanic households live in Cambridge, ____% fall into the affordable housing category.

During the past several decades there has been a marked influx of recent immigrants into Cambridge, including Haitians, Central Americans, and Portuguese-speaking families. In 2000, 25% of persons in Cambridge described themselves as foreign-born and 31% speak a language other than English in their homes. Oftentimes these newcomers face economic challenges which force families to double up or live in overcrowded housing. The City recognizes the language and cultural differences facing these growing populations and has a variety of programs and services to meet their unique housing needs.

Unit and Household Size

With such a high proportion of individuals and small families in Cambridge, it is not surprising that more than half (59%) of all the City's housing units have four rooms or less. When considering the numbers of bedrooms, 37% (16,122) are studio or one-bedroom units, 35% are two-bedroom units, and the remaining 26% have three or more bedrooms. Owner occupied units are bigger, with 49% having three or more bedrooms, in contrast to 16% for rental units. Conversely, 49% of rental units are one-bedroom units, in contrast to only 14% of owner-occupied units.

Overcrowding

Generally, overcrowding is not a significant problem in Cambridge. According to the U.S. Census, more than one person per room represents overcrowding. Only 2.4% of all the City's units exceed this standard. In fact, 80% of all owner units and 62% of rental units are occupied by less than .5 persons per room. Among the extremely low, low and moderate-income households, the overcrowding rate is slightly higher (5.5%). Among the larger families, in the lower income categories, over half (54%) are overcrowded. [need to update..]

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

Priority Housing Needs

The City of Cambridge has an ongoing commitment to the creation of new homeownership and rental opportunities and the preservation of existing affordable housing. Homeless households, those at risk of becoming homeless, and those in need of

support services are especially vulnerable. Therefore, assisting these households is a particularly high priority. In addition, very high priority is given to low income families, particularly families with children, who have few options on the open real estate market given the scarcity of decent, affordable, lead-free, family-sized housing. Cambridge's support of affordable housing is reflected in the commitment of City and entitlement funds to programs in this area, the amount of funding secured from outside sources, and the existence of a strong network of government and nonprofit providers of housing and housing services.

The City's general priorities for investment over the next five years reflect our goal of meeting the most critical outstanding housing needs of Cambridge's residents. These include the need for affordable housing for extremely low-income families and individuals (those with an annual household income below 30% of median), low-income families and individuals (those with an annual household income of between 30% and 50% of median) and moderate-income families and individuals (those with an annual household income between 50% and 80% of median). The priorities also include the need for a broader range of housing options for the homeless and persons with special needs.

The City's ability to accomplish this depends on a number of factors: primarily the ability of the City of Cambridge, the Cambridge Housing Authority, and local nonprofit housing providers to secure a variety of resources to develop additional affordable units and stabilize existing units. Market and inventory conditions, the availability of sites, the capacity of local housing providers, and support for local programs and initiatives are also important. As always, the City's ability to meet the existing need for housing, as described in the Needs Assessment, is dependent upon continuing outside sources of funding, especially entitlement funding from HUD and Section 8 assistance made available through the Cambridge Housing Authority.

This plan is based on the assumption that federal programs and funding will be maintained at current levels. The City is committed to programs that serve the housing needs of extremely low, low and moderate-income households currently living in Cambridge. If federal responsibility for these programs is abrogated, however, or if programs are eliminated or funded at unworkably low levels, no amount of local commitment can avoid widespread hardship and a certain degree of actual suffering. The submission of this plan assumes a two-fold responsibility in its review and implementation: the federal responsibility to both approve the policy goals of this plan and populations served thereunder, and to commit resources necessary to operate programs needed to accomplish these goals.

In a built-out city like Cambridge, many of the opportunities to develop affordable housing are in the existing stock. Affordable housing initiatives can take the form of stabilizing existing housing occupied by extremely low, low, and moderate-income households, or converting buildings to nonprofit or public ownership and providing access to affordable units for low-income households upon turnover. They may also involve substantially rehabilitating buildings with vacant units for occupancy after rehab by low and moderate-income households. Due to the age and condition of Cambridge's

housing stock, some level of rehabilitation is a component of almost every project. Consequently, "producing" affordable units often involves stabilizing, rehabilitating or giving access to units in the existing stock, along with the creation of new housing units through adaptive reuse and new construction.

An important component of many of Cambridge's housing initiatives is securing long term affordability, either through limited-equity restrictions, public or nonprofit ownership, or long-term contracts and deed restrictions with private owners. Large investments are typically required to secure affordable units; therefore, making these units affordable for the long term is the most efficient way to use scarce housing resources.

The priorities that Cambridge plans to focus on over the next five years, and the analysis and investment plan for each priority, are discussed below. It is important to note that in addition to making new investments to meet outstanding needs, an overarching priority is maintaining, and in some cases modernizing, the City's existing affordable housing stock. This includes over 5,600 affordable units owned or leased by the Cambridge Housing Authority, as well as other affordable units developed by local non-profit organizations, and privately-owned "expiring use" units, which are currently affordable, but may be at risk in the future.

Priorities By Activity Type

The City's has a multi-faceted approach to preserving and expanding housing opportunities in Cambridge. Cambridge's housing priorities include: acquisition, new construction, preservation, and rehabilitation. The City, working in conjunction with local nonprofit developers and the Cambridge Housing Authority, continually seeks to find opportunities to create new affordable rental and homeownership housing. Securing affordable units might involve acquiring seriously distressed units at low prices and investing in substantial rehabilitation, or purchasing units with more modest rehabilitation needs, but at a higher price. While there are few vacant parcels of land in Cambridge, new construction or adaptive reuse of non-residential sites is also an option. Rehabilitation is also an important activity because it is often the most cost effective option to both address the physical condition of the existing stock while also creating or preserving affordable units.

Rental assistance is a critical component of virtually all rental housing production, preservation and access programs operated in Cambridge. Many of the opportunities to secure affordable housing are in buildings occupied by renters of extremely low and very low-incomes who cannot afford the rent increases required to support the cost of stabilizing their buildings. Therefore, rental assistance is critical to avoiding displacement in most of the City's affordable rental and cooperative projects. The City strongly supports the Cambridge Housing Authority in its efforts to provide rental assistance to supplement housing production and preservation programs. The City also supports the Housing Authority and local nonprofits in their efforts to secure McKinney funds to assist in serving the housing needs of homeless individuals and families.

A combination of programs and services comprise the City's first-time homebuyer activity. The City's First-time Homebuyer Financial Assistance program and funding from the American Dream Downpayment Initiative (ADDI) provide the basis to assist low and moderate-income Cambridge residents become homebuyers. In addition to financial assistance, the City provides homebuyer education, counseling and technical assistance to potential first-time homebuyers, as well as on-going assistance to tenants and owners in affordable projects.

Priorities by Income Group and Household Type

HUD defines the priority categories on Table 2A - Priority Housing Needs, as follows:

- High Priority -Activities to address this need will be funded with federal funds, either alone or in conjunction with the investment of other public or private funds during the five year term of the Consolidated Plan;
- Medium Priority -If funds are available, activities to address this need will be funded with federal funds, either alone or in conjunction with the investment of other public or private funds during the five year term of the Consolidated Plan;
- Low Priority -The locality will not fund activities to address this need during the five year term of the Consolidated Plan;

The City intends to prioritize federal funds available through CDBG, HOME, ADDI, Emergency Shelter Grant, McKinney and any other state and private resources, as well as funds from the Cambridge Affordable Housing Trust Fund, in the following ways.

As shown on Table 2A, Cambridge has several categories that have been given a high priority. These are small families, large families and individual renter households of extremely low, low and moderate-income. Also, existing homeowners and first-time homebuyers of low and moderate-income also have a high priority.

Medium priority is given to elderly renters due to the Cambridge Housing Authority's shorter waiting list of low-income elderly looking for housing (as compared to the waiting list for family units). Existing elderly renters are often assisted in the City's affordable developments, so there is no specific program designed for this population. Medium priority is also given to extremely-low income first-time homebuyers because many households in this category are unable to secure a mortgage. Special populations also have a medium priority on the Needs Table. These households are also served within affordable developments.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

Housing Market Characteristics

While the number of housing units in Cambridge increased by 6% from 1990 to 2000, the demand has continued to outpace the available supply. While most of the new units added to the private stock were luxury condominiums and townhouse units, the City passed an Inclusionary Zoning Ordinance in 1998 which requires that 15% of units in any development of more than 10 units be affordable to households with low and moderate-incomes.

The desirability of living in Cambridge has led, over the years, to high property values and prices in Cambridge. The cost of housing in Cambridge has soared to a point beyond the reach of many of the City's residents or those who would like to live here. In 2004, the median sale price was \$610,000 for a single-family home, \$656,000 for a two-family, and \$385,000 for a condominium. The median price of single family home almost tripled from \$240,000 in 1990 to \$610,000 in 2004, while the median price of a condominium unit more than doubled from \$168,300 to \$385,000. It should be noted that these figures reflect all single family and condos sold in Cambridge, including a large number of very small units that would not be appropriate for family-sized households even if they could afford to purchase them. This problem of escalating prices in single family homes is also exacerbated by disproportionate lack of single-family houses in the City compared to multi-family units and larger apartment buildings and complexes.

Rents have also risen considerably during the last decade, from \$950 for a two-bedroom unit in 1993 to \$1,700 in 2004 according to Community Development Department estimates. While substantial, this increase is not as dramatic as the change in rents from

1995 to 2000 after the end of rent control. In 1993, Cambridge had over 16,000 rent controlled units with a median rent of \$367. Since rent control ended in 1996, the rents in Cambridge, as well as surrounding communities, have soared.

For extremely low, low and moderate-income Cambridge households purchasing a house or condominium today is very difficult. In 2004, the median price for a single family home in Cambridge was approximately \$610,000, requiring a household income more than \$160,000 to purchase, while the median price of a condominium was \$385,000, requiring an income of more than \$110,000 to purchase. According to the 2000 Census, only 9% of the City's households could afford to purchase a median-priced single-family home and 20% could afford to purchase the median-priced condominium in Cambridge.

The phase out of Cambridge's rent control system had a significant impact on all segments of the housing market. On the rental side, rents increased, along with a turnover of long time residents, and changing investment patterns. The termination of rent control also allowed many of the City's rental units to be converted to condominiums. While this has had the effect of displacing residents, it has also created new ownership opportunities for those who have been able to afford rising condominium prices. The City has been committed to working to offset the displacement of long-time City residents as a result of the end of rent control.

Age and Type of Residential Buildings

More than half (25,115) of Cambridge's dwelling units were built before 1939 with a number remaining from the late eighteenth century. While some of these buildings include restored or well maintained mansions in the more affluent local neighborhoods of the city, the great majority are two and three-family houses and larger multi-family buildings, many of which now show definite signs of age. After a building hiatus during World War II, a sizable number of units were built in the 1970's when the City supported an ambitious program of large public housing and moderate-income high-rise developments through state and federal programs. At the same time private developers were converting rental units into condominiums.

According to 2000 U.S. Census, about half of Cambridge's housing stock is located in multi-family buildings containing five or more units, while over a 38% is in buildings of ten or more units and more than 13,500 units are found in buildings of more than 20 units. Less than a third of all units are found in one and two-family dwellings and less than 15% are single-family homes. About 16% of the stock is publicly assisted, affordable housing which includes both small and large buildings, low and high rise, nonprofit and CHA-owned, or privately owned. Significantly, since 1970, more than 9,000 new or converted condominium units have been added to the City's housing stock (approximately 20% of the total housing stock) and overlap all housing types, including townhouses, two and three-unit buildings, as well as larger apartment buildings.

Condition of Buildings

Housing condition is measured in the U.S. Census by the age of residential buildings and the proportion of overcrowding within the units in the building. Although more than half (56%) of the City's housing units were built before 1959, age is not necessarily an indication of condition in a city where residences have been preserved for historical or economic purposes. There also is no specific correlation between the age of the buildings and the income level of the people living therein.

Substandard units suitable for rehabilitation are those where it is economically and structurally feasible to bring them into compliance with codes. According to this definition, substandard units have code violations relating to health and safety and fail to meet the State's Sanitary Code. It is estimated that a sizable percentage of rental units and nearly half of owner-occupied units are substandard.

Clearly, the structural condition of the stock, i.e., the sizable number of units currently in need of rehabilitation to come into compliance with current health and building code requirements, calls for substantial funds to preserve and rehabilitate affordable housing in Cambridge. Failure to rehabilitate these units, in many instances, will hasten further deterioration of these units and may result in their becoming uninhabitable after some period.

Vacancy Rates

According to the 2000 U.S. Census, the vacancy rate for rental units in the City was 2.6%, while less than 1% of owner-occupied units were vacant. Vacancy rates for each housing tenure declined from 1990 to 2000, most likely due to the impact the end of rent control had on the housing market in the mid-1990s. Judging from the high demand for affordable units in the City and long waiting lists at the Cambridge Housing Authority, it is estimated that the vacancy rates for these units is near zero.

Demographics

In the Cambridge Consolidated Plan, an "area of minority concentration" is defined as a Cambridge neighborhood where the proportion of minorities is greater than that for the City as a whole, i.e., in Cambridge, 32%. An "area of lower income concentration" is a Cambridge neighborhood where the proportion of extremely low, low and moderate-income households is greater than the proportion for the City. In as diversified a city as Cambridge, it is not surprising to see that the concentration of minorities and low-income households vary from neighborhood to neighborhood. However, in every single neighborhood there is some representation of all categories.

The largest concentration of minorities occurs in Neighborhood 4. In 2000, 54% of the neighborhood population were members of a minority group, with 30% Black, 8% Asian/Pacific Islanders, and 15.7% identifying themselves as Hispanic. Moreover, Neighborhood 4 had the lowest median household income (\$34,306) and family income (\$32,708) and more than double the poverty rate (26%) of all the other neighborhoods in the City.

Also in the eastern sector of the City is Neighborhood 7, commonly known as Riverside. This neighborhood had, in 2000, 14% Black, 15% Asian/Pacific Islanders, and 8% identifying themselves as Hispanic giving Riverside a total minority population of 37%. In Neighborhood 7 the median family income of \$46,202 is well below the citywide median of \$59,423.

In contrast to Neighborhoods 4 and 7, Neighborhood 1 (East Cambridge), Black residents comprise only 5% of its total population, according to the 2000 Census, a situation matched only by Neighborhood 12 where less than 2% of households identified themselves as Black. However, the neighborhood has 8.4% Hispanic and 11% Asian/Pacific Islander households.

In spite of the presence of two elderly housing projects in East Cambridge, and its long history as a working-class family community, luxury condominiums in the neighborhood appear to have increased the median family income, which in 1999 was just above the citywide median at \$60,776.

The western half of Cambridge contains three of the most affluent neighborhoods, 8, 9, and 10. They all have a proportion of minority groups. While Neighborhoods 8 and 10 have 4.5% and 4.1% of Black residents respectively, Neighborhood 9, the site of the Walden Square subsidized development and the Lincoln Way public housing development, has a 12.6% concentration of Blacks.

The most racially diverse neighborhood west of Harvard Square is Neighborhood 11 (North Cambridge). The 2000 Census indicates that 28 of the North Cambridge population is a member of a minority group. The largest proportion is Black, at 17.6%, 13% are Asian/Pacific Islanders, and 6% are Hispanic. Also, at \$53,200, the median family income in Neighborhood 11 is lower than that citywide, while the poverty rate of 4.7%, is lower than the citywide rate of 9%.

Characteristics of Households with Housing Problems

According to HUD's interpretation of 2000 Census data, 67% of the extremely low-income, 71% of the low-income and 60% of the moderate-income households have housing problems.

- occupy units with physical defects, i.e., lacking a complete kitchen or bathroom;
- live in overcrowded conditions, i.e., a housing unit with more than 1 person per room; or
- have a housing cost burden exceeding 30% of gross monthly income, or have a severe cost burden exceeding 50% of gross monthly income.

Because overcrowding is comparatively minor in Cambridge (4.4%) and less than 2% of all units have physical defects (as defined by the Census), a cost burden appears to be the primary indicator of housing problems among Cambridge households. In fact, 40% of renters in the City pay more than 30% of their income for rent, and 19% pay more than 50% of their income for rent. This is an increase from 1990 when 34% of households were paying more than 30% of their income for rent. It is clear, however, that many other factors, such as age, deferred maintenance, lead paint, etc., would be included in any sound analysis of the condition of the Cambridge housing stock.

Housing for Persons with HIV/AIDS

Earlier studies commissioned by the City, which has a relatively high rate of AIDS incidence, pointed to the need for a range of housing and supports. As treatment has improved, people with AIDS are living much longer and are more able to remain in the workforce. At the same time, demographic shifts suggest that more new cases are occurring in population groups with fewer resources.

With City sponsorship, Cambridge Cares About AIDS (CCAA) has received Supportive Housing Program funding for transitional housing programs for men and women {five units each at the YMCA and YWCA). Using Shelter Plus Care funds, the organization also operates an eight-unit scattered site supported housing program for families with a household member who has HIV/AIDS. The City's Department of Human Services Programs has allocated CDBG funds for a transitional employment program CCAA has begun for its clients to help them regain economic self-sufficiency.

The City of Lowell currently serves as the lead agency in the disbursement of HUD's Housing Opportunities for Persons With AIDS (HOPWA) funds for Middlesex County. The City of Cambridge was represented by members of its Community Development and Human Services Departments in a committee that was created to determine the recipients for federal HOPWA funds in Middlesex County.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

OBJECTIVE #1: Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.

Analysis:

The City of Cambridge supports the creation of new affordable rental units throughout the City. New affordable rental housing may be created through: new construction, the acquisition and conversion of non-residential structures to affordable housing, the acquisition and conversion of market-rate rental housing to affordable housing, and through the City's Inclusionary Housing Program. Due to the high levels of public investment required for acquisition and development of new affordable units, nonprofit ownership is key part of this strategy as is the use of long-term deed restrictions to ensure affordability.

Demographics

According to 2000 Census data, small and large families comprise 25% of extremely low-income rental households in Cambridge. Of these, 70% are paying more than thirty percent of their incomes for rent and over half (55%) are paying more than fifty percent of their incomes. In the low-income category, small and large families make up 38% of rental households. For this group, 59% are paying more than thirty percent for housing and 21% are paying more than fifty percent.

The cost of rental housing has increased dramatically over the past five years. However, families face another problem – the lack of appropriately sized units. Almost 75% of the existing rental units in Cambridge consist of four rooms or less, and 84% of these units consist of two or fewer bedrooms. Only 16% of the City's total rental units have three or more bedrooms. [CC – did you update the stats in this paragraph already?]

Inclusionary Zoning Ordinance

Due to the strong regional economy and booming real estate market in Cambridge, there has been a significant increase in market rate residential development over the last several years. The City's Inclusionary Zoning ordinance which requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units, captures a portion of the new housing units developed for extremely low, low and moderate-income Cambridge households.

Number of Households to be Served

Over the next five years, the City of Cambridge will work to create 300 new affordable rental units. 100 units through nonprofit acquisition and construction, 200 privately owned units set aside under the inclusionary zoning ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional Section 8 rental assistance will be essential in working toward this goal. With the current barriers to affordable housing production, it is extremely difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households without this assistance. (Note: these goals are based on the Community Development Department's annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant Program
HOME Program
Low Income Housing Tax Credits
Section 108 Loan Guarantee
Section 8 Certificates and Vouchers

State Funds

State-Funded Affordable Housing Programs

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: The Community Development Block Grant

Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood.

HOME Program: The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other nonprofit housing groups. The funds are used primarily in properties that are owned and managed by nonprofit sponsors. Private owners of rental properties have been reluctant to make use of HOME funds due to the extensive program regulations and monitoring requirements.

Low Income Housing Tax Credits: The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), as created by the federal Tax Reform Act of 1986, and awards federal tax credits to investors in low-income housing. The LIHTC program is been a critical resource to assist in meeting the City's affordable rental housing goals.

Section 108 Loan Guarantee Program: The City is able to borrow up to five times the amount of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program. The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

Section 8 Rental Assistance: Section 8 Project-Based Certificates are intended to provide subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's nonprofit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based Section 8 units that are affordable to extremely low and low-income households. The availability of new Section 8 assistance is essential to meet the goals of this Consolidated Plan, without it the goals will be very difficult if not impossible to attain.

State Programs: The Housing Innovations fund (HIF) and Housing Stabilization Fund Program (HSF), funded through the State Department of Housing and Community Development (DHCD), support acquisition and rehabilitation of affordable rental properties. The HSF program has been used successfully to support rental housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable rental units through the City's nonprofit housing providers.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching fund under the Community Preservation Act. In FY'2005, the Trust was allocated \$8,800,000 in Community Preservation Act funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust also funds comprehensive first-time homebuyer programs operated by the City. The Trust supports housing production in several ways, including nonprofit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund available affordable housing development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 200 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Developer Contributions Linkage: The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to \$3.86 per square-foot in 2003.

Condo Acquisition Program: The Cambridge Housing Authority (CHA) and operates a condo acquisition program. Under this program, condominiums are purchased by the CHA and used as scattered-site affordable rental units for low-income tenants. The CASCAP program targets single individual households and acquires studio or one-bedroom units.

City-owned Land and Adaptive Reuse: The City of Cambridge supports the development of new affordable housing on appropriate City-owned sites, purchased sites, and the adaptive reuse of nonresidential buildings. These opportunities are limited by several factors: Cambridge is a densely built-up city with few vacant sites, vacant buildable sites are very expensive, there is very little unused City-owned land, and there are few opportunities to convert obsolete institutional or commercial buildings. However, as development opportunities become available, Cambridge is committed to providing financial support and/or technical assistance to facilitate their conversion to affordable rental and ownership units.

OBJECTIVE #2: Increase affordable homeownership opportunities for first-time low and moderate-income buyers.

Analysis:

The booming real estate market and escalating property prices have moved homeownership out of the reach of most low and moderate-income first-time homebuyers in Cambridge. The City has responded to this by expanding its first-time homebuyer buyer education programs, increasing the subsidy amount available through its First-time Homebuyer Financial Assistance program, utilizing American Dream Downpayment Initiative funds, securing funds for low cost mortgages (for example, the Soft Second Loan Program) and exploring new programs to help expand homeownership opportunities. The City also allocates substantial resources to the nonprofit development of limited equity units for first time buyers.

Demographics

Most market homeownership opportunities are out of the reach of lower income first-time buyers. Cambridge has seen an increase of more than 140% in the median price for condominium units between 1993 and 2004. As was shown in the Market Conditions section, a combination of factors including high demand and the scarcity of vacant land has led to both an increase in the number of condominium conversions. While condominiums present the lowest-priced ownership opportunities in the City, there is intense competition for moderately priced condo units in Cambridge, and even these units are not affordable to low and moderate-income homebuyers. With the current median price for a single-family home in Cambridge more than \$610,000, an annual income of more than \$160,000 is required to purchase a home. The condominium market is not much better: to buy a median priced (\$385,000) unit, an annual income of more than \$110,000 is required. According to the 2000 Census, only 20% of the City's households can afford these prices.

Other than units financed under City programs, there are few ownership opportunities for low and moderate-income Cambridge residents in the private real estate market. The high cost of even deteriorated properties in the City make ownership difficult without subsidies. However, the pool of potential low and moderate-income first-time homebuyers in Cambridge is high with applications outnumbering available affordable homeownership units by more than 30:1. Limited equity ownership encourages investment, stabilizes buildings and neighborhoods, and guarantees continued affordability.

Number of Households to be Served:

Over the next five years, the City of Cambridge will work to create and preserve 240 affordable homeownership units. 75 units through nonprofit acquisition, construction, rehabilitation; 40 units purchased through the City's First-time Homebuyer Initiative; and, 125 privately developed units set aside under the inclusionary zoning ordinance. The

majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is not a restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Since housing costs are so dramatically high in Cambridge, the gap between what a household earning less than 50% of the area median can afford and the subsidy amount needed is unfeasible to provide. (Note: these goals are based on the Community Development Department's annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant
HOME Program
American Dream Downpayment Initiative

State Funds

State-funded Affordable Housing Programs
Massachusetts Housing Finance Agency
Soft Second Loan Program

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: CDBG funds can be used for acquisition of rehab of homeownership units.

HOME Program / American Dream Downpayment Initiative: The HOME Program has been used successfully to reduce the acquisition cost of Cambridge properties to ensure their affordability to low and moderate income first-time homebuyers.

State Programs: The Housing Stabilization Fund Program (HSF), funded through the State Department of Housing and Community Development (DHCD), supports acquisition and rehabilitation of affordable homeownership units. The HSF program has been used successfully to support housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable homeownership units through the City's nonprofit housing providers.

Soft Second Program: The Soft Second Program, funded through DHCD, is a mortgage product that reduces a borrower's monthly mortgage costs. Cambridge uses this program in conjunction with area banks that provide reduced rate first mortgage funds for low income buyers.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching fund under the Community Preservation Act. In FY'2005, the Trust was allocated \$8,800,000 in Community Preservation Act funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust also funds a comprehensive first-time homebuyer program which provides direct financial assistance to eligible homebuyers. The Trust supports housing production in several ways, including nonprofit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund available affordable housing development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

Homebuyer Classes and Counseling: The City offers free monthly homebuyer classes. Potential buyers attend four two-hour sessions covering issues such as credit, finding a home, qualifying for a mortgage and the purchase process. Class graduates eligible for MHFA financing and individual counseling to help them tailor a plan for achieving homeownership.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 200 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Cambridge also has a number of housing development projects that are slated to begin over the next few years, most notably phase 1 of the North Point development, which will create 300 total units; 40 units in Kendall Square; the Haviland Candy factory conversion on First Street and the development of 303 Third Street in East Cambridge. The City anticipates the creation of approximately 1,000 new units in the near future, with several hundred being preserved as affordable.

Limited Equity Unit Resales: For limited equity units that have been developed with City support, the Community Development Department and local nonprofit agencies provide technical and marketing assistance for resale of units. The resale of affordable owner-occupied units is controlled through deed restrictions that limit the price and target the availability of these units to low-income buyers. On average, one to five units get resold each year.

OBJECTIVE #3: Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.

Analysis:

Cambridge is a dense, built-up city with relatively little vacant land and limited redevelopment opportunities. As a consequence, many of the most cost-effective opportunities for promoting affordable housing are in the existing stock. Supporting the rehabilitation of public, privately owned and nonprofit owned units, is a large part of Cambridge's effort to preserve existing affordable units.

Demographics

In a city such as Cambridge, with an older housing stock and a high percentage of rental units, it is not surprising that the condition of rental units is in great need of improvement. According to the 2000 Census, only a small percentage of housing units in the City are unsuitable for rehabilitation. As was shown in the Housing Needs section, Cambridge is a city where 68% of the households are renters. Of these, 52% are extremely low, low and moderate-income. According to the 2000 Census, 61% of all extremely low, low and moderate-income renters in Cambridge are paying more than 30% of their household income for rent, while 37% are paying more than 50%.

High Prices

A combination of continuous demand, a relatively fixed supply of housing units, have led, over the years, to dramatically increased rental costs in Cambridge. This coupled with a new wave of condominium conversions since the end of rent control has resulted in soaring housing costs in Cambridge to a point beyond the reach of many of the City's residents, especially low-income residents, and those who would like to live here or who were displaced after the end of rent control. In 1993, the average rent for a one-bedroom apartment was \$650 a month, in 2003, the average rent was \$1,400 - an increase of 115%.

Nonprofit Ownership

The City aggressively supports the purchase of rental properties by nonprofit housing organizations, whenever possible, to ensure affordability. Given Cambridge's volatile real estate market, many buildings are permanently lost to the market rate private sector and condo conversions if the nonprofits are not able to move quickly to purchase and preserve their affordability them through long-term deed restrictions.

Lead-Based Paint Regulations

The implementation of the federal "Title X" Lead-Based Paint Hazards regulations has significantly increased the rehabilitation costs of affordable rental properties. Although all family-sized rental units are deleaded under current housing programs, one-bedroom units where a child will not be present, are not. "Title X" requires that all units receiving

between \$5000 and \$25,000 in federal funds must undergo a risk assessment, including one-bedroom units. Although federal regulations allow interim lead paint controls, Massachusetts lead laws only allow interim measures for two years. Therefore, nonprofit owners will most likely perform full abatement on most units. An additional requirement to perform soil testing and abatement, if high levels of lead are present, creates an even greater financial burden on developments that are already costly and competing for scarce subsidy dollars.

Number of Households to be Served:

Over the next five years, the City of Cambridge will work to preserve 250 affordable rental units. 175 units through nonprofit acquisition and rehabilitation, 75 privately units set aside under the multifamily rehab program, 399 units in three "expiring use" properties whose agreements will expire during the next five years, and 100 units through the City's Inclusionary Housing Program. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant Program
HOME Program
Lead-Based Paint and Hazard Reduction Program
Low Income Housing Tax Credits
Section 108 Loan Guarantee Program
Section 8 Certificates and Vouchers

State Funds

State-Funded Affordable Housing Programs

Local Funds

Cambridge Affordable Housing Trust
Inclusionary Housing
Private Lenders

Strategies:

Community Development Block Grant Program: The Community Development Block Grant

Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a

minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood.

HOME Program: The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other nonprofit housing groups. The funds are used primarily in properties that are owned and managed by nonprofit sponsors. Private owners of rental properties have been reluctant to make use of HOME funds due to the extensive program regulations and monitoring requirements.

Lead-Safe Cambridge: In 1994, Cambridge first received a grant through HUD's Office of Lead Hazard Control. This funding was renewed in 2004. This Lead-Safe Cambridge program provides comprehensive deleading assistance program aimed at landlords who rent to low income families with children under the age of six. The educational component of the program is designed to further decrease the likelihood of childhood lead poisoning. These funds resulted in the deleading of 225 affordable housing units. Through the most recent renewal grant, another 250 affordable units will be deleaded.

Low Income Housing Tax Credits: The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), was created by the federal Tax Reform Act of 1986, and awards federal tax credits to investors in low-income housing. The LIHTC program is been a critical resource to assist in meeting the City's affordable rental housing goals.

Section 108 Loan Guarantee Program: The City is able to borrow up to five times the amount of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program. The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

Section 8 Rental Assistance: Section 8 Project-Based Certificates are intended to provide subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's nonprofit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based Section 8 units that are affordable to extremely low and low-income households. The availability of new Section 8 assistance is essential to meet the goals of this Consolidated Plan, without it the goals will be very difficult if not impossible to attain.

Multi-Family Rehab Program: Cambridge Neighborhood Apartment Housing Services (CNAHS) administers the Multi-family Rehab Program. This program supports moderate levels of rehabilitation for owners of properties with twelve or fewer units by giving

owners technical assistance and loans. Loans are made from a reduced interest rate loan pool that has been capitalized by the City with CDBG funds and a consortium of local banks.

State Programs: The Housing Innovations fund (HIF) and Housing Stabilization Fund Program (HSF), funded through the State Department of Housing and Community Development (DHCD), support acquisition and rehabilitation of affordable rental properties. The HSF program has been used successfully to support rental housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable rental units through the City's nonprofit housing providers.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching fund under the Community Preservation Act. In FY'2005, the Trust was allocated \$8,800,000 in Community Preservation Act funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust also funds comprehensive first-time homebuyer programs operated by the City. The Trust supports housing production in several ways, including nonprofit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund available affordable housing development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 200 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Developer Contributions Linkage: The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to \$3.86 per square-foot in 2003.

Expiring Use Activities: The City of Cambridge has nearly 600 units in eight subsidized developments facing the risk of expiring use restrictions or rent subsidies over the next 10 to 15 years. The Community Development Department (CDD) actively works with tenants, owners and other concerned parties to address the long-term needs of these

housing developments. CDD provides technical assistance to help tenant groups to organize, to preserve affordability, and, in certain cases, to work with a local nonprofit organization to acquire their buildings. The City funds a tenant organizer to work with tenants at these housing developments to participate in the preservation of this housing.

Nonprofit Acquisition of Rental Buildings: Over the next five years, Cambridge intends to continue to provide major financial support and technical assistance for the acquisition of existing rental buildings by nonprofit or public housing organizations. These organizations will operate the buildings on a nonprofit basis, invest over time in capital improvements, and guarantee access, upon turnover, for extremely low and low-income households through the use of long-term deed restrictions. CASCAP also operates the Affordable Small Apartment Program (ASAP) which develops and constructs studio and one-bedroom apartments for single person households.

OBJECTIVE #4: Continue to stabilize owner-occupied one to four-family buildings owned by extremely low, low and moderate-income households.

Analysis:

Cambridge strives to stabilize ownership by extremely low, low and moderate-income owners, encourage investment in the existing housing stock, and helps to preserve the many affordable rental units in two, three, and four-unit buildings. In Cambridge, many low-income owners, particularly the elderly and single person households, are unable to invest in their units because they lack access to capital or the skills to oversee rehabilitation. The Home Improvement Program offers affordable loans and technical assistance to existing owners of one to four unit properties, which encourages stability and reinvestment at a relatively low cost.

Demographics

Almost half of the City's 44,725 housing units are in one to four family buildings. 24% of owner-occupants in Cambridge are cost burdened, paying more than 30% of their income for housing. Among low and moderate-income homeowners, 66% are cost-burdened, paying more than 30% of their income for housing, and 48% are paying more than 50% of their income. With high housing payments, many low and moderate-income owners are not able to pay for or finance necessary improvements to their homes. Many owner-occupied units, especially those occupied by low and moderate-income owners are substandard with health and safety code violations to address after years of deferred maintenance. Of these, most are suitable for rehabilitation. This group has also seen a great increase in its housing costs over the past five years. As property values have increased, so have taxes, insurance and other costs.

Lead-Based Paint Regulations

The Title X Lead-Based Paint Hazards regulations have had a significant impact on the Home Improvement Program, particularly the elderly households that the program serves. The regulations require testing and interim control of lead-based paint when there is an investment of federal funds between \$5000 and \$25,000 per unit, regardless of whether there is a child living in the unit. Since state lead laws only allow interim measures for two years, abatement is used to address these hazards. Elderly homeowners cannot afford the additional costs of deleading and are reluctant to relocate while the work is done. The homeowner repays the Home Improvement loans and these added costs can make the program unworkable.

Number of Households to be Served:

Over the next five years, the City of Cambridge will work to preserve and stabilize occupancy for 250 units through the rehabilitation of one-to-four family owner-occupied buildings. The majority of Home Improvement funds are used to assist owners with

annual incomes between 50-80% of area median income. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant
Lead-Based Paint and Hazard Reduction Program

State Funds

Massachusetts Housing Finance Agency
MassHousing "Get the Lead Out" Program

Local Funds

Private Lenders

Strategies:

Home Improvement Program: Cambridge's Home Improvement Program (HIP) provides technical assistance and reduced rate loans to low-income owners of one to four family buildings. Funded primarily through CDBG and revolving loans, the program is operated by two agencies, Just-A-Start and Homeowner's Rehab Inc., under contract with the Community Development Department.

Lead-Based Paint Hazard Reduction Program: Since first receiving a grant through HUD's Office of Lead Hazard Control in July 1994, Cambridge has been operating a comprehensive deleading assistance program aimed at landlords who rent to low-income families with children under the age of six. The educational component of the program is designed to further decrease the likelihood of childhood lead poisoning.

Rehab Assistance Program: The Rehab Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth working on housing rehab projects. This program provides some labor for the Home Improvement Program participants.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section

504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

Public Housing Needs

The following narrative was prepared by staff members of the Cambridge Housing Authority (CHA). A detailed description of the CHA's resident populations, waiting lists, physical stock and the like are available in the Cambridge Department of Community Development.

The Cambridge Housing Authority operates a full range of federal and state housing programs, conventional and leased, for low-income elderly, and disabled families and individuals. In addition to basic programs such as family and elderly public housing and Section 8 Certificates and Vouchers, the CHA also administers a variety of special and innovative housing initiatives. These include a tenant home ownership program, several congregate units linked with state services funding, several special needs residences owned by the CHA and managed by local service providers, a single room occupancy (SRO) program and a tenant services program that has won national awards and recognition for effectiveness in working with youth, children, and adults.

The CHA's conventional and special needs programs house some 2,400 households made up of almost 5,000 persons. Another 2,650 households comprising 5,300 persons live in leased housing units. CHA-owned units plus leased housing units available make up some 10% of the City's total rental stock. Developments owned by the CHA range in size from single unit condominiums to 304 unit developments and are located in all parts of the City. Many are in small buildings that are indistinguishable from the private housing around them.

Adding new units to the public housing stock, however, whether by renovation or new construction, has been the exception rather than the rule in recent years. At the same time, funding for other forms of affordable housing has decreased and the state leased housing programs are now being cut back drastically. The results are distressing and highly visible --more homeless families and individuals, more overcrowded and doubled up households, and more social problems and alienation.

Given the scarcity of funding for the creation of additional affordable housing, especially for very-low income households, the preservation, modernization and new construction of public housing in Cambridge is an important element in the city's affordable housing strategy. The Housing Authority staff has set a goal of approximately 100 incremental affordable units developed by the CHA in the next five years. However, growing

uncertainty about the stability of funding sources makes it unclear whether this goal can be reached.

Management and Operation

The Cambridge Housing Authority, which owns more than 10% of all rental units in Cambridge, places considerable emphasis on good management and operation of its developments. A high-performing housing authority, the CHA has been chosen to participate in a HUD deregulation demonstration program, Moving To Work, and a State deregulation program, 5-5-5, as well. Both demonstrations recognize the capacity of the CHA, and allow the authority to respond more flexibly to the needs of the local market.

Living Environment

The Cambridge Housing Authority continues to assess Capital Improvement needs and develop a comprehensive program for improving the living environment of its residents. The areas of emphasis include improving security, resident capacity building, self-sufficiency, resident service coordination, and school liaison. The Authority will continue its extensive modernization program to ensure, as always, the provision of decent, safe and sanitary housing units. (For further details see Attachments for the FY2006 Moving To Work Annual Plan.)

Public Housing Resident Initiatives

An integral part of the Cambridge Housing Authority's program is the involvement of its residents in management operations. For example, since the 1960's, federal and state developments have had tenant councils that work with the CHA staff on a variety of management, occupancy and modernization issues. The five-person Housing Authority Board typically includes two CHA residents as Commissioners.

Over the next five years, the residents will continue their ongoing participation in the selection of Authority staff members, in grievance panel hearings, and in all phases of modernization of their own developments. Residents of two developments emphasize their "economic independence and empowerment" through a HUD ROSS grant. Housing Authority staff members offer technical guidance and encouragement in the use of the ROSS in strengthening the resident's self-sufficiency.

Homeownership

The Cambridge Housing Authority encourages, wherever feasible, home ownership opportunities for its residents. The CHA supports the residents' efforts to strengthen the resident councils and explore other empowerment alternatives, in addition to providing technical support. Over the next five years the Cambridge Housing Authority hopes to continue its Turnkey III Homeownership Program, and sell additional apartments to residents. To date, 29 such units have been sold to their residents.

Section 8

The City of Cambridge and its Housing Authority believe that the federal Section 8 Program has been one of the most successful mechanisms for providing affordable housing for extremely low and low income households. Because the turnover is small (an average of three or four households a month), and the waiting lists long, Section 8 allotments are in constant use.

Following is the breakdown of MTW housing Choice Vouchers the Housing Choice Voucher Waiting List:

MTW Vouchers

0 Bedrooms	94
1 Bedroom	581
2 Bedrooms	783
3 Bedrooms	472
4 +Bedrooms	82
Total	2012

Non MTW vouchers total another 516 units of leased housing

Section 8 Waiting Lists

Cambridge residents	1866
Non-Cambridge residents	6493
Total	8359

Elderly/Disabled	777
Family	7582
Total	8359

PUBLIC HOUSING STRATEGY

See the Cambridge Public Housing Authority's "Moving To Work Deregulation Demonstration Program" Annual Plan in the ATTACHMENTS section.

Assisted Inventory

FEDERAL PROGRAM	TOTAL UNITS 4/1/05
Public Housing Total	1,857
<i>Elderly/Special Needs</i>	759
<i>Family</i>	1,095
<i>Non-Dwelling</i>	3
John F. Kennedy Apts Total	83
<i>PH units (JFK LLC)</i>	44
<i>PBA units (JFK LLC)</i>	25
<i>Off-site condos (ESMI)</i>	14
Other Federally-assisted	1
<i>Homeowners'</i>	1
MTW Leased Housing Total	2,012*
<i>Tenant Based</i>	1,576
<i>Total PBA</i>	436
<i>Lancaster St LLC PBA</i>	25
<i>CAHC PBA</i>	57
Non-MTW Leased Housing Total	516
<i>Putnam Square Apartment**</i>	0
<i>Tenant Based**</i>	382
<i>Mod Rehab/Shelter Plus Care**</i>	134
Federally-assisted sub-total	4,469
STATE PROGRAM	TOTAL UNITS 4/1/05
Public Housing Total	663
<i>Elderly/Special Needs</i>	334
<i>Family</i>	325
<i>Non-Dwelling</i>	4
Leased Housing Total	163
<i>MRVP Tenant Based</i>	25
<i>MRVP Project Based</i>	110
<i>AHVP</i>	28
Other State-Assisted	126
<i>Roosevelt Towers Mid-Rise</i>	77
<i>Aberdeen/Hammond</i>	16
<i>Putnam School</i>	33
State assisted sub-total	952
TOTAL UNITS	5,421

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served

by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

2. *Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))*
3. *If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))*

3-5 Year Strategic Plan Public Housing Strategy response:

PUBLIC HOUSING STRATEGY

See the Cambridge Public Housing Authority's "Moving To Work Deregulation Demonstration Program" Annual Plan in the ATTACHMENTS section.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

BARRIERS TO AFFORDABLE HOUSING

Maintaining diversity and creating affordable housing opportunities are two central policy objectives of the City of Cambridge. As a result, public policies tend to facilitate, rather than obstruct, the creation and preservation of affordable housing. However, even within the framework of a regulatory structure that supports affordable housing, there are some provisions and procedures that can be barriers to affordable housing. In order to further its ongoing commitment to the provision of affordable housing, the City of Cambridge will continue its efforts over the next five years, to remove barriers and encourage support for public policies designed to house its extremely low, low and moderate-income residents.

High Cost of Land and Real Estate

The small amount of vacant land available for development, along with the desirability of living in Cambridge, present one of the most significant barriers to affordable housing in Cambridge: the cost of land and existing buildings. The cost of what little land there is available for development is extremely high and the City faces strong competition from the private market as it attempts to buy land and buildings with local non-profit housing providers.

A combination of continuous demand, a relatively fixed supply of housing units, and tremendous pressure for existing rental buildings to be converted to condominiums after the end of rent control have led, over the years, to dramatically increased rental costs in Cambridge. The cost of housing in Cambridge has soared to a point beyond the reach of many of the City's residents, especially low and moderate-income residents, and those who would like to live here. In 1990, the average rent for a one-bedroom apartment was \$650 a month; in 2003 the average rent was \$1,400 - an increase of 115%.

Most market homeownership opportunities are out of the reach of low and moderate-income first-time buyers. With the current median price for a single-family home in Cambridge at \$610,000, an annual income of more than \$160,000 is required to purchase a home. The condominium market is not much better: to buy a median priced (\$385,000) unit, an annual income of more than \$110,000 is required. According to the 2000 Census, only 9% of the City's households can afford these prices. Additionally, because Cambridge experiences such high demand and has become a largely built-out city, the opportunities to acquire buildings that may be converted to housing units are few.

Strategy

The City, through its Affordable Housing Trust, will continue its efforts to overcome this barrier by considering the use of City-owned land, whenever possible, for development as affordable housing. There are problems with this strategy, however, because the City owns a limited amount of land.

The City aggressively supports the purchase of rental properties by the nonprofits, whenever possible, to ensure long-term affordability. Given Cambridge's strong real estate market, these buildings would be permanently lost to the market rate private sector

where they would most likely be converted to condominiums if the nonprofits are not move quickly to purchase and preserve their affordability with long-term deed restrictions.

The City has responded to the booming real estate market and escalating property prices by expanding its first-time homebuyer buyer education programs, increasing the amount of financial assistance it makes available to eligible homebuyers through its First-time Homebuyer Financial Assistance program, securing funds for low cost mortgages (for example, the Soft Second Loan Program), and exploring new programs to help expand homeownership opportunities. The City also allocates substantial resources to the development of limited equity units for first time buyers by non-profit housing developers.

Availability of Funding

The effectiveness of any strategy to meet critical housing needs in an ever-escalating real estate market depends in large part on the availability and targeting of federal resources. Recent and projected funding for the Section 8 program and public housing subsidies makes it clear that a reduced level of resources will be available during the next few years for affordable housing production and maintenance. Due to the lack of new funding for Section 8 assistance, approximately, 8,000 low-income households are stuck on the Cambridge Housing Authority's waiting list for leased housing. Further, changes in program administration and possible cuts to the program threaten the thousands of low and very low-income families currently living in Cambridge solely because of their Section 8 vouchers. Additionally, funding for CHA modernization, development and operating subsidies have all been cut severely. The City of Cambridge and the Cambridge Housing Authority will continue to assess all housing activities, this environment where housing resources are becoming scarcer.

State resources are also a critical component to achieving the City's housing goals. Just as federal resources are shrinking, several of the state's prime housing production programs are out of funds. Restoring the state's commitment to housing will be critical in achieving any of the housing goals stated in this plan.

As property prices continue to escalate in Cambridge, the gap is widening between available resources and outstanding need. There is an increased need for federal and state funds for housing activities of all types including affordable rental, homeownership, and housing for special needs populations.

Strategy

Cambridge will work to reduce the resource gap by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impede efficient affordable housing production.

In the coming years, the City of Cambridge will continue to reassess all of its housing activities to take advantage of opportunities for expanding the affordable housing stock in a changing market, while working to minimize the impact on its most vulnerable residents.

Zoning

Many types of zoning ordinances controls, which present significant barriers to affordable housing in many localities, are not significant problems in Cambridge because Cambridge is a very built-up city, with very little vacant land available for development. What opportunities do exist are through the redevelopment of existing properties.

Strategy

The Cambridge Community Development Department (CDD) has worked for many years to support zoning policies that would promote incentives to encourage developers to provide affordable housing. In March 1998, the Cambridge City Council passed an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units. In return, the developer receives up to a 30% increase in density. CDD monitors compliance with this ordinance. Staff works with the private developers to design and implement the marketing and sale or leasing of units to low-income Cambridge residents.

Cambridge also has an incentive-zoning ordinance for commercial development over 30,000 square feet requiring special permits. This ordinance provides for payments to the Affordable Housing Trust to be used to create and preserve affordable housing.

In addition, the under a city-wide rezoning effort in recent years has allowed housing as a by-right use in all zoning districts to encourage and promote the development of new housing around the City.

Competing Concerns of Neighborhood Residents

The scarcity of developable land has led to competition over available vacant land available among worthy uses such as open space and affordable housing. There is tremendous pressure to convert vacant land to open space or, if it is developed, for it to be developed at a low density, often well below what would be allowed under the Zoning Ordinance, to mitigate potential traffic and parking concerns.

Strategy

The strategies to address this barrier include public education, using prior successful affordable housing developments as examples, and intensive work with neighborhood residents to try to develop support to offset the opposition to certain development

projects. However, it is important to recognize that in a very dense city, there will always be the difficult issue of competing uses for any remaining undeveloped land.

Termination of Rent Control

The City of Cambridge continues to assess its housing policies in light of the termination of rent control with the goal of preventing continued displacement of low and moderate-income households and helping former residents who have been displaced rejoin their community. The termination of rent control had a dramatic effect on tenants, and the City's housing market. While it was not possible to entirely cushion the impact on the City's most vulnerable populations, the City implemented a variety of strategies. These include increased in affordable housing production, expansion of homeownership programs, and increases in funding and coordination among safety net housing providers such as shelters, housing search and counseling services in the community.

Strategy

Since 1995, Cambridge has made significant contributions to increasing affordable housing through its affordable housing production and preservation programs with a combination of City and Community Preservation Act funds. The City's production programs are comprised of several components, including direct financial assistance to low and moderate income homebuyers, nonprofit acquisition and rehab of multifamily buildings, deferred and low-interest financing for private owners, an inclusionary housing program which requires affordable units in market-rate developments, and expanded homebuyer education and counseling services. It is important to note that Cambridge is one of the few localities nationwide that spends significant local funds on affordable housing.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

**Please also refer to the Homeless Needs Table in the Needs.xls workbook*

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational

definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

Homeless Needs

~~In its January 24-25, 2005 overnight program and street census, the Cambridge Continuum of Care counted 484 homeless persons. Included in the count were 39 families, all of whom were in shelters or transitional housing programs, and 380 single men and women. Of the 380 single adults, 335 were in shelters and transitional housing programs, 4 were inpatients in the Cambridge Hospital, and 41 (up from 35 last year) were counted sleeping on the street, in subway stations, in ATMs, in cars, and other such places.~~

~~The census was conducted less than 48 hours after the end of a blizzard which left close to two feet of snow on the ground. Although the snow made the conduct of the census more difficult, it probably rendered our count more accurate than in past years, by encouraging at least some typically unsheltered persons to access emergency and overflow shelter beds, and by forcing other typically unsheltered persons who might ordinarily sleep outdoors in more remote or inaccessible locations to instead seek the protection of subway stations and other such buildings that we were able to survey. We conservatively estimate that our undercount of the unsheltered was only 10%; that is, we estimate that the 41 unsheltered homeless persons counted plus the 4 temporarily hospitalized homeless persons (who ordinarily lived on the street) accounted for 90% of the presumed 50 unsheltered persons that night.~~

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The underlying needs of precariously housed and at-risk individuals and families with children are not dramatically different from the needs of their counterparts who have become homeless. (See, for example, Bassuk, et. al., "The characteristics and needs of sheltered homeless and low-income housed mothers" in the Journal of American Medical Association (1996) 276, 640-646): affordable housing, stable income, and assistance in addressing the circumstances that renders them at risk: substance abuse, mental illness, HIV/AIDS, lack of education or skills to obtain and hold gainful employment, domestic violence, poor money management skills, etc. To the extent

that they remain on the economic margins, individual and family households are at ongoing risk of homelessness, whether because of an increase in rent, the need to pay uncovered health care costs, loss of work due to an injury or illness or dismissal for staying home – in the absence of sick time – to care for a sick child, etc.

During FY 2003 and 2004, the City of Cambridge Multi-Service Center, often working in conjunction with Catholic Charities (which administers FEMA), HomeStart (which administers the Cambridge Housing Assistance Fund), Family to Family, the Salvation Army, and other local agencies assisted 900 at-risk individual and family households in staying in their existing homes, or transitioning to alternate housing. Families received a combination of legal support in helping to forestall or avoid eviction, mediation support, in helping to negotiate settlements with their landlords, and cash assistance (paid to the landlord) to help address rent or utility arrearages, or to cover the up-front costs of moving to new housing (first month's rent, last month's rent, security deposit, moving costs, etc.)

The cost effectiveness of preventing homelessness, as compared with sheltering and transitioning a household out of homelessness, is increasingly apparent, and the Massachusetts Department of Transitional Assistance, with gubernatorial and legislative support, has boosted funding for a cash assistance program which helps at risk families avoid eviction and homelessness.

The City of Cambridge is one of several “voluntary” participants in the AHAR reporting process, which will be developing a statistical picture of sheltered and transitionally housed homeless persons who were served in Cambridge between February 1, 2005 and April 30, 2005. That report will provide the first look at the demographic composition of the unduplicated homeless population that has been served in Cambridge.

Priority Homeless Needs

- 1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.*
- 2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.*

3-5 Year Strategic Plan Priority Homeless Needs response:

Priority Homeless Needs

Fundamental Components in CoC System—Housing Activity Chart

Component: Emergency Shelter (see Notes #1 and #5)											
Provider Name	Facility Name	HMIS	Geo-Code	Target Pop'n		2005-Year Round Units/Beds			2005-All Beds		
			<div>√</div>	A	B	Families		Indiv.	Year-Round	Seasonal	Overflow/Voucher
						Units	Beds (Note 3)	Beds			
Current Inventory											
Bread & Jams	Self-Advocacy Center	N <small>Note 4</small>	250396	SM F							20+
CASPAR	Emerg. Service Center	G		SM F				75	75	32	
First Church	Shelter	P (9/05)		SM				17	17		
Philip Brooks House Association	Harvard Square Homeless Shelter	G poor <small>Note 5</small>		SM F						24	
Salvation Army	Shelter	G		SM				35	35	11	
Shelter Inc.	Shelter	G		SM F				21	21		
Transition House <small>(See Note 1)</small>	Shelter	N <small>Note 6</small>		M	DV	5	10+	3	13+		
Hildebrand	Family Shelter—DTA Units	G		FC		10-14 <small>Note 2</small>	39+		39+		
Hildebrand	Family Shelter—non-DTA Unit	G		FC		1	6+		6		
YWCA	Family Shelter—DTA Units	G		FC		10	23+		23+		
			Subtotal			26-30	78+	151	229+	67	20+
Under Development											
			Subtotal			0	0	0	0	0	0

The components of Table 1A appear in earlier portions of this Plan, where they describe the magnitude and nature of the homeless population, and compare the needs of that population for shelter, transitional housing, and permanent supported housing to the available supplies of those resources. As described above, the net result of that analysis is identified gaps in transitional housing (13+ units / beds for individuals; 9 units / 28 beds for families) and permanent supported housing (70+ units / beds for individuals; 5 units / 14 beds for families). The analysis also indicates a small gap in the number of units of family shelter (2 units / 5 beds), which hopefully will be mitigated by an increase in the State funding for family homelessness prevention through its R.A.F.T. program).

The gaps analysis is one portion of the data that is used to inform the City's Continuum of Care planning process, which includes providers, consumers, and other community stakeholders.

Other sources of data include the information gathered by City Human Services Department grants management staff at site visits to some two dozen McKinney-funded programs and from the annual and/or semi-annual reports they file; the information and impressions provided by well over a hundred homeless individuals and heads of households at consumer forums conducted at a dozen shelters, transitional housing programs, and drop-ins; and the applications for program renewal or new program funding that providers submit specifically for the consideration of the CoC planning process.

The Continuum of Care planning process re-affirmed two over-arching goals with respect to chronic homelessness last year:

- **Preventing and minimizing the incidence of homelessness among Cambridge residents with disabilities.** Attainment of this goal depends upon (a) mobilization and effective use of a range of homelessness prevention resources described in the Service Activity Chart contained elsewhere in this application; (b) partnership in support of the State's efforts to prevent/minimize the incidence of homelessness-causing discharges from State-operated systems of care (e.g., prisons, mental health hospitals, foster care, etc.); and (c) preventing / minimizing the incidence of homelessness-causing discharges from City administered systems of care. (The only system of care funded by or through the City (i.e., by municipal dollars or CDBG, ESG, or SHP grants) is the network of permanent supported housing (PSH) projects operated as part of the CoC. The City does not operate any inpatient care programs, does not administer any correctional facilities, and does not operate any child protective services programs. The City's ability to prevent homelessness-causing discharges, then, stems from its leverage as a direct and pass-through funder of those PSH programs. The Cambridge Continuum is in the second year of successful implementation of a written policy on preventing homelessness-causing discharges from PSH and S+C projects, and has been working to expand that policy to help prevent / minimize programmatic discharges to the street of already-homeless persons by shelters, transitional housing programs, and inpatient hospitals.
- **Promptly and effectively addressing the needs of disabled persons who are homeless in Cambridge, so as to minimize the time it takes for them to successfully transition into permanent housing (independent or supported).** Achieving this goal depends on the Continuum's ability to sustain its mix of residential and supportive services programs offering **interim support for meeting the basic needs of homeless persons** (a safe place to sleep, food, clothing, health and mental health care, addiction services), and **remedial support** to help them develop the skills, resources, and self-confidence they need to obtain and retain permanent housing. As described in the Housing and Supportive Services Activities Charts, the Cambridge Continuum offers a **flexible and effective mix of emergency, residential, and supportive services** that can address the distinct needs of homeless people with mental, emotional, or substance abuse disabilities, or HIV/AIDS. Recognizing that people become homeless for different reasons, face different obstacles to gaining housing and stability, and bring a unique mix of strengths to their situations, the Continuum has **multiple portals of entry** and incorporates a **range of proven service delivery approaches**.

The Cambridge Continuum includes both programs that can expedite the progress of disabled persons who are ready and motivated to overcome the obstacles to housing (e.g., housing placement assistance, fiduciary services, legal services, etc.), as well as services designed to reach out to, encourage, and support disabled persons who are reluctant or unable to seek out the services they need: (a) a street outreach program targeting unsheltered disabled homeless, (b) a field-based case management program that targets sheltered persons who don't have the wherewithal, initiative, self-confidence, or hope to escape the "shelter shuffle" and (c) drop-in programs targeting chronically homeless men, women, and youth/young adults that incorporate

an outreach and relationship-building component designed to create personal connections that will inspire the trust that helps disengaged chronically homeless persons take that next step.

The implementation this past year of three newly-funded PSH projects enabled 45 homeless persons with disabilities, a majority of whom were chronically homeless to **quickly transition from homelessness to permanent housing.** The Continuum has received conditional notification of funding for another program that will enable 20 homeless persons with disabilities, including at least 14 chronically homeless persons, to transition directly transition from homelessness to housing.

The Continuum of Care application articulated several next-step objectives consistent with these overall goals:

- Expand the capacity of the Continuum to successfully transition chronically homeless persons to housing (primarily by implementing the newly funded PSH projects)
- More accurately track prevalence of chronic homelessness, and Cambridge CoC's progress addressing the problem (by more fully implementing HMIS in the Cambridge Continuum).
- Enhance Continuum effectiveness in linking homeless clients to mainstream benefits and programs (by refining, updating and disseminating written resource materials; by training providers on mainstream benefits eligibility assessment and enrollment; by publishing new on-line resource materials accessible to both providers and clients; and by preparing clients and providers to utilize the State's Virtual Gateway (for on-line application for benefits), when it becomes available.
- Develop a Cambridge Ten Year Plan

In addition to these "expansion" goals, the Continuum of Care planning process prioritized the one-year renewal of ongoing SHP-funded programs that could demonstrate that they were effectively meeting an ongoing need. In developing its priorities, the Planning Committee utilized the aforementioned gaps analysis, information from site visits and program reports about the performance of ongoing SHP-funded programs, information from consumer forums, and specific information furnished by programs seeking SuperNOFA renewal funding addressing the following aspects: (a) evidence of ongoing need, (b) how the number and types of clients served compared with stated program goals, (c) whether the program was meeting performance measures outlined in APR, (d) kinds of successes the program helped clients achieve, (e) consumer satisfaction, (f) progress in implementing HMIS, and (g) efforts and success in collaborating with other Continuum programs.

Drawing on those data, the Planning Committee recommended, and a Steering Committee ratified, a recommendation to assign top priority to obtaining funding for a new 20-unit permanent supported housing project, and to seek one-year renewal of the 17 SHP-funded projects (16 PSH, TH, and SSO projects and one dedicated HMIS project) and the two Shelter Plus Care projects whose funding would otherwise expire in 2005, as follows:

<u>Applicant</u>	<u>Project Sponsor and Name</u>	<u>Numeric Priority</u>	<u>Requested Amount</u>	<u>Project Term</u>	<u>SHP New</u>	<u>SHP Renew</u>	<u>S+C New</u>	<u>S+C Renew</u>
<u>City of Cambridge</u>	<u>HomeStart, Inc.: Open Door Project (20 units of PSH)</u>	<u>1</u>	<u>990,706</u>	<u>3</u>	<u>PH</u>			
<u>City of Cambridge</u>	<u>Cambridge Housing Authority: St. Paul's Residence (PSH for Indiv. with Disabilities)</u>	<u>2</u>	<u>9,916</u>	<u>1</u>		<u>PH</u>		

<u>Applicant</u>	<u>Project Sponsor and Name</u>	<u>Numeric Priority</u>	<u>Request ed Amount</u>	<u>Projec t Term</u>	<u>SHP New</u>	<u>SHP Rene w</u>	<u>S+C Ne w</u>	<u>S+C Ren w</u>
<u>City of Cambridge</u>	<u>Transition House, Inc.:</u> <u>Transitional Living Program (TH for Women & Families)</u>	<u>3</u>	<u>57,750</u>	<u>1</u>		<u>TH</u>		
<u>City of Cambridge</u>	<u>CASPAR, Inc.:</u> <u>GROW House (TH for Women with Chronic SA)</u>	<u>4</u>	<u>58,530</u>	<u>1</u>		<u>TH</u>		
<u>City of Cambridge</u>	<u>Shelter, Inc.:</u> <u>Midpoint (TH for Families)</u>	<u>5</u>	<u>55,141</u>	<u>1</u>		<u>TH</u>		
<u>City of Cambridge</u>	<u>Shelter, Inc.:</u> <u>Common Ground (TH for Women with Disabilities)</u>	<u>6</u>	<u>81,763</u>	<u>1</u>		<u>TH</u>		
<u>City of Cambridge</u>	<u>HomeStart, Inc.:</u> <u>Housing Resource Team</u>	<u>7</u>	<u>170,336</u>	<u>1</u>		<u>SSO</u>		
<u>City of Cambridge</u>	<u>HomeStart, Inc.:</u> <u>Housing Placement Services</u>	<u>8</u>	<u>20,365</u>	<u>1</u>		<u>SSO</u>		
<u>City of Cambridge</u>	<u>Cambridge Cares About AIDS, Inc.:</u> <u>Youth on Fire (Clinical & Case Mgmt Services)</u>	<u>9</u>	<u>35,414</u>	<u>1</u>		<u>SSO</u>		
<u>City of Cambridge</u>	<u>CASCAP, Inc.:</u> <u>Fiduciary Services</u>	<u>10</u>	<u>32,640</u>	<u>1</u>		<u>SSO</u>		
<u>City of Cambridge</u>	<u>Shelter, Inc.:</u> <u>Community Legal Assistance Services Project</u>	<u>11</u>	<u>61,002</u>	<u>1</u>		<u>SSO</u>		
<u>City of Cambridge</u>	<u>Hildebrand Family Self Help Center</u> <u>Family Stabilization Services</u>	<u>12</u>	<u>36,960</u>	<u>1</u>		<u>SSO</u>		
<u>City of Cambridge</u>	<u>Shelter, Inc.:</u> <u>Project Connect Community Voice Mail</u>	<u>13</u>	<u>13,020</u>	<u>1</u>		<u>SSO</u>		
<u>City of Cambridge</u>	<u>Health Care for the Homeless:</u> <u>Family Health Care Case Management</u>	<u>14</u>	<u>14,386</u>	<u>1</u>		<u>SSO</u>		
<u>City of Cambridge</u>	<u>City of Cambridge Community Learning Center</u> <u>Project LIFT (Educational Services)</u>	<u>15</u>	<u>33,600</u>	<u>1</u>		<u>SSO</u>		
<u>City of Cambridge</u>	<u>CASPAR, Inc.:</u> <u>First Step Street Outreach Program</u>	<u>16</u>	<u>137,815</u>	<u>1</u>		<u>SSO</u>		
<u>City of Cambridge</u>	<u>Tri-City Mental Health Center.:</u> <u>First Step Street Outreach Program Expansion</u>	<u>17</u>	<u>51,042</u>	<u>1</u>		<u>SSO</u>		
<u>City of Cambridge</u>	<u>University of Massachusetts at Boston</u> <u>Dedicated HMIS Project</u>	<u>18</u>	<u>29,601</u>	<u>1</u>		<u>HMIS</u>		
<u>Cambridge Housing Authority</u>	<u>Cambridge Housing Authority:</u> <u>Shelter Plus Care Renewal for 7 Families with HIV/AIDS</u>	<u>19</u>	<u>149,912</u>	<u>1</u>				<u>TRA</u>
<u>City of Cambridge</u>	<u>City of Cambridge:</u> <u>Shelter Plus Care Renewal for 9 Individuals</u>	<u>20</u>	<u>134,838</u>	<u>1</u>				<u>TRA</u>
<u>Total Requested Amount</u>			<u>2,174,737</u>					

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing,

access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

Note: In the following three charts (shelter, transitional housing, and permanent supported housing), 2005 bed capacities reflect data collected from a program census during the overnight period January 24-25, 2005.

Fundamental Components in CoC System – Housing Activity Chart											
Component: <i>Emergency Shelter</i> (see Notes #1 and #5)											
Provider Name	Facility Name	HMIS	Geo Code	Target Pop'n		2005 Year-Round Units/Beds			2005 All Beds		
			√	A	B	Families		Indiv.	Year-Round	Seasonal	O'flow / Voucher
Current Inventory						Units	Beds (Note 3)	Beds			
Bread & Jams	Self-Advocacy Center	N Note 4	250396	SM F							20+
CASPAR	Emerg. Service Center	C		SM F				75	75	32	
First Church	Shelter	P (9/05)		SM				17	17		
Philip Brooks House Association	Harvard Square Homeless Shelter	C-poor Note 5		SM F						24	
Salvation Army	Shelter	C		SM				35	35	11	
Shelter Inc.	Shelter	C		SM F				21	21		
Transition House (See Note 1)	Shelter	N Note 6		M	DV	5	10+	3	13+		
Hildebrand	Family Shelter – DTA Units	C		FC		10-14 Note 2	39+		39+		
Hildebrand	Family Shelter – non-DTA Unit	C		FC		1	6+		6		
YWCA	Family Shelter – DTA Units	C		FC		10	23+		23+		
			Subtotal			26-30	78+	151	229+	67	20+
Under Development											
			Subtotal			0	0	0	0	0	0

Shelter Notes: (The data in this chart were collected as part of the annual program and street census at the end of January 2005.)

- (1) Transition House is routinely staffed to provide DV shelter to 3 individuals and 5 families. At the time of the January 2005 point-in-time overnight census, there were another 3 families receiving DV shelter in normally unused rooms temporarily staffed by Respond, a Somerville-based DV shelter currently renovating its facility. Only the 8 units of shelter usually staffed by T-House are counted as Cambridge inventory, and in the process of estimating need, only the needs of the 3 individuals and 5 families typically served by the shelter are figured in.
- (2) The unit capacity of the Hildebrand Family Shelter is given as a range because units can be re-configured to accommodate a larger number of small families or a smaller number of large families.
- (3) The bed capacities of all of the family shelters are expressed with a + because additional beds for children can usually be added.
- (4) Bread & Jams does not ordinarily operate an overnight shelter. However, during the coldest nights of the past three winters, staff have combined with staff from the Homeless Empowerment Project and volunteers from the host Church to operate a temporary shelter. This past winter, that temporary shelter was open 30 nights, serving an average of 20 persons per night. Because it is not staffed to operate as a shelter, it does not record overnight stays in HMIS. The daytime drop-in program operated by Bread & Jams, however, does use HMIS.
- (5) The Harvard Shelter is run by students on a seasonal basis. Different students staff the shelter each night, and implementation of HMIS has been well-intentioned, but very spotty, yielding unreliable data. The future of HMIS implementation at this site is unclear.
- (6) Transition House began implementing HMIS, but terminated its participation over concerns about potential compromises in the safety of the women served by its programs. Future plans for HMIS implementation will depend on the outcome of ongoing discussions between HUD and national-level domestic violence advocates.

Fundamental Components in CoC System – Housing Activity Chart

Component: <u>Transitional Housing</u>											
<u>Provider Name</u>	<u>Facility Name</u>	<u>HMI S</u>	<div><div>✓</div></div>	<u>Target Population</u>		<u>2004 Year-Round Units/Beds</u>			<u>2004 All Beds</u>		
						<u>Families</u>		<u>Indiv.</u>	<u>Seas-onal</u>	<u>Total Beds</u>	<u>O'flow / Voucher</u>
<u>Current Inventory</u>						<u>Units</u>	<u>Beds</u>	<u>Beds</u>			
<u>Cambridge Cares About AIDS</u>	<u>Women's Trans'l Housing Program</u>	<u>C</u>	<u>250396</u>	<u>SF</u>	<u>AIDS</u>			<u>5</u>		<u>5</u>	
<u>Cambridge Cares About AIDS</u>	<u>Men's Trans'l Housing Program</u>	<u>C</u>		<u>SM</u>	<u>AIDS</u>			<u>5</u>		<u>5</u>	
<u>Cambridge Multi-Service Center</u>	<u>Carey Program</u>	<u>C</u>		<u>SM</u>				<u>22</u>		<u>22</u>	
<u>CASPAR</u>	<u>GROW House</u>	<u>C</u>		<u>SF</u>				<u>7+</u> <small>(Note 4)</small>		<u>7+</u>	
<u>CASPAR</u>	<u>Womanplace</u>	<u>C</u>		<u>SF</u>				<u>18</u>		<u>18</u>	
<u>North Charles, Inc.</u>	<u>Bridge Program</u>	<u>C</u>		<u>SM</u>				<u>5</u>		<u>5</u>	
<u>Philip Brooks House Association</u>	<u>St. James Summer Program</u>	<u>C</u>		<u>SME</u>	<u>This seasonal student-run program runs from mid-June to mid-August</u>				<u>12</u>	<u>12</u>	
<u>Salvation Army</u>	<u>Men's Trans'l Hsg. Program</u>	<u>C-</u> <small>(Note 1)</small>		<u>SM</u>				<u>34</u>		<u>34</u>	
<u>Shelter Inc.</u>	<u>Common Ground</u>	<u>C</u>		<u>SF</u>				<u>5</u>		<u>5</u>	
<u>Shelter Inc.</u>	<u>MidPoint Family Trans'l Program</u>	<u>C</u>		<u>FC</u>		<u>5</u> <small>(Note 3)</small>	<u>10-17</u> <small>(Note 3)</small>			<u>10-17</u> <small>(Note 3)</small>	
<u>Transition House</u>	<u>Transitional Living Program</u>	<u>N</u> <small>(Note 2)</small>		<u>M</u>	<u>DV</u>	<u>5</u>	<u>10+</u> <small>(Note 5)</small>	<u>4</u>		<u>14+</u> <small>(Note 5)</small>	
<u>YWCA</u>	<u>Women's Trans'l Hsg. Program</u>	<u>C</u>		<u>SF</u>				<u>9</u>		<u>9</u>	
				<u>Subtotal</u>		<u>10</u>	<u>20-27</u>	<u>114+</u>	<u>12</u>	<u>146-153</u>	
<u>Under Development</u>											

0 0 0 0 0

Transitional Housing Notes: (see also "Form HUD 40076-CoC-I: Information Collection Methods" for more information about this chart.)

- (1) This program, which is not funded by HUD, collects only a subset of the full HUD data set
- (2) Transition House began implementing HMIS, but terminated its participation over concerns about potential compromises in the safety of the women served by its programs. Future plans for HMIS implementation will depend on the outcome of ongoing discussions between HUD and national-level domestic violence advocates.
- (3) The Midpoint program is funded by HUD to provide scattered site transitional housing (TH) for 5 families. Previously, with the use of Section 8 subsidies, it was been able to provide as many as 7 units of TH. In the absence of new Section 8 subsidies, project capacity has reverted to the 5-family level. The program was listed as having from 10-23 beds, because as a scattered site program, it has accommodated that range of beds, depending on the number of units leased and the number of children in the families served. The revised range for the 5-family limit is 10-17.
- (4) GROW House is funded by HUD to provide TH for 7 women. It has reconfigured space in its building, and is periodically able to accommodate as many as 8 women.
- (5) Transition House's TLP is listed as having 10+ beds because beds/cribs can be added to some of the rooms to accommodate additional babies and very young children.

Fundamental Components in CoC System – Housing Activity Chart

Component: Permanent Supported Housing**

Provider Name	Facility Name	HMIS	Geo Code <div>✓</div>	Target Population		2004 Year-Round Units/Beds			2004 All Beds		
						Families		Indiv.	Year-Round	Seasonal	O'flow / Voucher
Current Inventory						Units	Beds	Beds			
Cambridge Housing Authority	S+C for Families with HIV/AIDS	C	250396	FC	AIDS	7	20+		20+		
Cambridge Housing Authority	30 Unit S+C at YMCA	P10/05		SM	AIDS (& SMI)			30	30		
Cambridge Housing Authority	St. Paul's Residence	C		SME				8	8		
CASCAP	Cambridge St. PSH	C		SME				3	3		
City of Cambridge	S+C for Individuals	C		SME				9	9		
Essex Street Management Inc.	5 Condos Program	C		SME				5	5		
Transition House	6 Unit PSH	N		M	DV	4	12+	2	14+		
Shelter Inc.	McKay House PSH	C		SM				9	9		
HomeStart	Key 1 Scattered Site PSH	C		SME				24	24		
HomeStart	Key 2 Scattered Site PSH	C		SME				14	14		
New Communities	116 Norfolk St. PSH	C		SME				8	8		
				Subtotal		11	32+	112	144+		
Under Development											
HomeStart	Open Door Scattered Site PSH	P9/05		SME				20	20		
				Subtotal				20	20		

**Permanent Supportive Housing is Shelter Plus Care (S+C), Section 8 SRO and Supportive Housing Program-Permanent Housing component (SHP-PH). It also includes any permanent housing projects dedicated exclusively to serving homeless persons such as public housing units that have been dedicated to housing homeless persons.

Transitional Housing Notes: (see also "Form HUD 40076-CoC-I: Information Collection Methods" for more information about this chart.)

(1) Transition House began implementing HMIS, but terminated its participation over concerns about potential compromises in the safety of the women served by its programs. Future plans for HMIS implementation will depend on the outcome of ongoing discussions between HUD and national-level domestic violence advocates.

Homeless Strategic Plan (91.215 (c))

1. *Homelessness—Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.*
2. *Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.*
3. *Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.*
4. *Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.*
5. *Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.*

3-5 Year Homeless Strategic Plan response:

— **1. & 3.**

Combating the issue of Homelessness is a very high priority for the City of Cambridge. The City continually seeks to strengthen the services that are geared toward preventing at-risk individuals and families from entering the condition of homelessness; expand and maintain the programs that provide for the essential welfare of those who are homeless; and to maximize the number of homeless individuals and families who, with the help of resources available through Cambridge's Continuum of Care, are able to obtain housing and the necessary skills required to successfully maintain a stable and safe living situation. To achieve this the City supports Services and Programs that attend to each phase of the homeless problem, providing an avenue from the streets to a stable living situation. These services and programs are described in greater detail in the chart below:

<u>Prevention: Services in Place and How Homeless Persons Access Assistance</u>	<u>Case Mgmt.</u>	<u>Rental Assist.</u>	<u>Mediation & Legal Aid</u>
<p><u>Cambridge Multi-Service Center (MSC): The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds (the Families to Families Fund, the Cambridge Housing Assistance Fund, the New Lease Fund, the Cambridge Fund for Housing the Homeless, and the Second Step Fund) which can pay rent arrearages to prevent eviction, or help cover the up-front cost of relocation (e.g., first/last/security, moving fees) to a new apartment. Access to services is by self referral or by referral from a "first responder" (church, City Hall, library), or one of the following:</u></p> <ul style="list-style-type: none"> <u>• The Cambridge School Department's Family Resource Center refers "doubled up" families at risk of homelessness to the MSC for assistance. (Although these families are not homeless by HUD standards, the children are deemed homeless and eligible for McKinney assistance by the federal Department of Education.)</u> <u>• The Mass. Department of Transitional Assistance refers families seeking Emergency Assistance to the MSC, which receives State funding to provide housing search services to at risk and homeless families through the Homelessness Assistance Program</u> <u>• The Cambridge Department of Veterans' Services refers veterans whose housing is at risk to the MSC; as noted below, the DVS is able to contribute funds to help prevent eviction;</u> <u>• The Council on Aging refers at risk elders and the City's Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center;</u> 	✓	✓	by referral
<p><u>Cambridge Somerville Legal Services (funded by City grant) and the Community Legal Services & Counseling Center (funded by CDBG grant) provide legal advice and representation (at mediation, negotiation, or court) for tenants at risk of losing housing in disputes with landlords.</u></p>			✓

<u>Prevention: Services in Place and How Homeless Persons Access Assistance</u>	<u>Case Mgmt.</u>	<u>Rental Assist.</u>	<u>Mediation & Legal Aid</u>
<u>At-risk persons either self-refer or are referred by MSC staff.</u>			
<u>Cambridge Dispute Settlement Center and Just a Start's Mediation for Results (both privately funded) offer free or low cost landlord/tenant mediation to help prevent evictions. Mediation for Results also offers casework support to prevent troubled tenancies from becoming eviction cases. At-risk persons either self-refer or are referred by MSC staff.</u>			✓
<u>The State-funded Cambridge Department of Veterans Services offers financial and other assistance to eligible wartime veterans and their dependents to help prevent homelessness. The City's Veteran's Agent collaborates with the MSC to obtain matching funds required by State law, and can make a limited cash assistance available to eligible veterans. Veterans who first seek services at other points in the Continuum are soon referred to this Office for help.</u>	✓	✓	
<u>The Salvation Army offers small grants to individuals and families to help pay rental arrearages or cover the up-front relocation costs. Assistance is accessed either by referral or self-referral.</u>		✓	
<u>HomeStart recently received Boston Foundation funding to expand a Boston-based homelessness prevention program serving the metropolitan area, which includes Cambridge. Advocacy, mediation support, and a flexible (but limited) rental assistance fund help preserve high-risk tenancies of eligible clients who have been referred or self-referred. A contract with the Mass. Department of Corrections (DOC) helps fund an Ex-Offender Re-Entry program, offering case management, housing search placement and post-placement stabilization support to individuals recently released from DOC institutions. Clients are referred by discharge planning staff prior to release.</u>	✓	✓	
<u>Catholic Charities serves as an intake point for federal FEMA grants and grants from other funding sources to individuals or families at risk of eviction due to rent arrearages. Assistance is accessed by referral or self-referral. The City's Fuel Assistance Program allocates state and federal fuel assistance and FEMA funds to help low income households pay utility arrearages. Access is by referral or self-referral.</u>		✓	
<u>(CDBG funded) CEOC staff and (privately funded) Eviction Free Zone organizers provide advocacy/tenant organizing support for households facing evictions. Access is by referral or self-referral.</u>			✓
<u>Persons with histories of psychiatric hospitalizations for serious mental illness can receive ongoing or emergency case management assistance funded by the Massachusetts Department of Mental Health. Depending upon their housing status, such persons receive assistance from a DMH case manager, a CASCAP case manager, or the ACT (Aggressive Community Treatment) team in resolving a housing crisis, or in obtaining supported housing if needed.</u>	✓		
<u>Victims of domestic violence who contact a local battered women's hotline (staffed by Transition House in Cambridge, and Respond in neighboring Somerville) are assisted in leaving the batterer and finding temporary shelter in another community. "Prevention" in this case doesn't mean assistance in maintaining housing where they are at risk of abuse, or being encouraged to temporarily stay in an abusive situation while they search for alternate permanent housing. Instead, it either means finding a way to remove the abuser or to help the victim leave.</u>	✓		

<u>Prevention: Services in Place and How Homeless Persons Access Assistance</u>	<u>Case Mgmt.</u>	<u>Rental Assist.</u>	<u>Mediation & Legal Aid</u>
<u>even if that renders her temporarily homeless. Once a woman decides to leave her home to escape abuse, the hotline staff connect her into a statewide network of providers that locates an available bed at a domestic violence shelter in a community far enough away from the batterer so that she will be safe from discovery.</u>			
<u>Homeless and runaway youth receive assistance from Bridge Over Troubled Waters street outreach workers and from staff at Cambridge Cares About AIDS's Youth on Fire drop-in program. Bridge staff are trained to help under-age youth explore options for re-connecting with family (if re-connection would not endanger the youth), or gaining placement in a residential program, either through the State's Department of Social Services, if they are under 18, or through Bridge's transitional housing program, if they are over 18. Youth on Fire, which tends to serve young adults who are resistant to more structured programming offers supportive services while working to encourage and assist its clients in accessing any and all other residential options and services.</u>	✓		
<u>Persons with HIV/AIDS are able to access prevention services through Cambridge Cares About AIDS, through the Multi-Service Center, or through AIDS Action in Boston.</u>	✓	✓	
<u>Prevention: Services Planned: The Cambridge Department of Human Service Programs recently implemented an on-line health and human services data base which will make up-to-date prevention information more accessible to providers and consumers. Additional planned features, including a searchable fact sheet library and a "support conference" feature allowing provider staff to share and solicit information and strategies for addressing unmet needs are projected to be implemented by 12/31/04.</u>			
<u>Prevention: How Persons Access and Receive Assistance: The text in each section of the foregoing chart describes the provider-specific mechanism for accessing and receiving services. Because of our interagency agreements and referral protocols, clients in need of assistance are referred to the program best suited to addressing their needs, regardless of how they enter the system.</u>			

Outreach: Services in Place -- Street Outreach

Street outreach is primarily conducted by staff from two programs: (1) First Step Street Outreach program (including the expansion-grant funded program), and (2) Bridge Over Troubled Waters, a Boston-based program that spends considerable time in Cambridge's Harvard Square area. Street Outreach is a secondary, but important, role for staff at (3) On the Rise, (4) Bread & Jams, and (5) Youth on Fire, each of which operates a low threshold drop-in program targeting different segments of the unsheltered homeless population, and each of which has found that word of mouth on the street about the quality of their services is the most effective outreach tool to draw homeless persons in to their programs. Street outreach is also a secondary role of HomeStart's Field-Based Case Managers, whose primary outreach occurs at drop-in and meal and shelter programs, but who routinely encounter on the street homeless persons that they have first met in those other venues.

- The **First Step Street Outreach** program, funded in part by two SHP grants, operates van- and foot-based outreach seven days a week: weekdays from 8AM until midnight, and weekends from 11AM until 7PM. The team includes **CASPAR** staff trained to work with persons actively involved in substance abuse (funded by the original grant), as well as a **Tri-City Mental Health** clinician (funded by a separate "expansion" SHP grant) who targets outreach to unsheltered persons with serious mental illness. Program staff cover all known street locations frequented by unsheltered homeless persons in Cambridge (e.g., parks, train stations, ATM machines, bridges, subway tunnels, 24 hour convenience stores, etc.), as well as meal programs, and daytime drop-in programs known to serve unsheltered homeless persons. The teams are in radio contact with the Police and routinely respond to calls for help. Depending on the time of day and the needs of the client, outreach staff offer transportation off the street to CASPAR's wet shelter or to a daytime program in that same building that is staffed to address the needs of intoxicated and medically at-risk homeless persons; to other metro-area shelters with available capacity; to other drop-ins; or to the local emergency room, if medically appropriate. Depending on the needs and willingness of their clients, outreach staff are prepared to link persons in need of substance abuse treatment with community-based providers who work to get the client into a detox and/or with community-based mental health providers who can offer treatment. Clients with medical needs who are resistant to accessing hospital-based emergency care, can be transported to the site of the next Health Care for the Homeless clinic, depending on the time of day.

The target population of the First Step Street Outreach program includes both persons who are chronically unsheltered, as well as unsheltered persons who intermittently access shelter services, typically during winter or inclement weather. Unsheltered homeless persons targeted by First Step staff tend to be resistant to staying in shelter or otherwise subjecting themselves to the rules and regulations attendant to program participation. Even after they come to trust the First Step staff, many of these clients remain reluctant to disclose basic information about themselves, even including their legal name. The large majority of First Step's clientele are the chronic homeless targeted by HUD. Many are well-known to the local shelters, emergency rooms, and treatment services they have accessed over the years; however, due to difficulty in obtaining client consent to share information, and frequent reticence to disclose personal history, First Step often has a hard time confirming length of homelessness prior to an individual's first encounter with First Step.

- **Homeless youth and young adults** in Cambridge are targeted by (1) outreach staff from Boston-based **Bridge Over Troubled Water**, which conducts street outreach in Harvard and Central Squares, and staffs a medical van parked in Harvard Square every evening, and (2) staff at Cambridge Cares About AIDS's youth drop-in, **Youth on Fire**. Many of the youth targeted and served by these programs are chronically homeless, having been on the street for over a year, troubled by serious mental illness, chronic substance abuse, and deep scars from childhood sexual or other trauma. Because HUD's definition of chronic homeless applies only to persons age 18 older, some of the clients of these programs who would otherwise qualify as chronically homeless fall outside that designation.

Bridge offers young adults (18 and older) an opportunity to access 1-2 nights of emergency housing in host homes, and transitional housing leading to longer term, more independent housing, as well as food, showers, laundry facilities, dental care, clinical services (substance abuse treatment, HIV/AIDS prevention, counseling to address domestic violence, sexual abuse, or other issues), and help completing their educations and/or obtaining employment. Younger street youth are offered assistance in re-connecting with family or obtaining protective services from the State's Department of Social Services.

Word of mouth on the street has proven to be Youth on Fire's most effective means of reaching out to homeless and runaway street youth. YOF's low-threshold (minimal behavioral and participation requirements) drop-in program attracts young adults who, in many cases, are not willing to conform to the rules imposed by other more structured programs. Although simply affording these youth a safe place off the street for a few hours has intrinsic value, drop-in participation allows program staff, including a case manager and clinician (funded in part by an SHP grant), and visiting clinicians and providers from other programs a chance to reach out and develop a connection that might lead to more substantive engagement later on. Eligible Youth on Fire clients who are willing to work with staff to obtain mainstream benefits and otherwise stabilize their lives are offered access to Cambridge Cares About AIDS' regional permanent supported housing program, funded under a HOPWA SPINS grant.

Outreach: Services in Place – Street Outreach (continued)

- **On the Rise** targets its outreach efforts to identify and connect with chronically homeless women who are disengaged with other systems of care, and who typically have rejected shelter. On the Rise consults with other programs doing street outreach, like CASPAR's First Step and Cambridge Cares About AIDS' Youth on Fire to ensure that limited outreach resources are being targeted where they are needed, and not duplicating other efforts. On the Rise depends on word of mouth on the street for much of its outreach. As indicated by the overwhelming demand for program services, that kind of informal outreach is more effective than more formal outreach by program staff. On the Rise's Women's Center is known for its warm and accepting qualities: women know that they can come there for a nap or a shower or a meal, without having to answer any questions or disclose any personal information. (Rather than let requests for client identification become a possible barrier to accessing services for the mistrustful and otherwise disengaged clientele that it targets, On the Rise last year decided against renewing its SHP grant, so as not to be obligated to participate in the Cambridge Continuum's HMIS.) Although staff are ever-ready to provide more substantial assistance – ranging from assistance accessing mainstream benefits and housing to accompaniment to court dates to help replacing lost identification – they typically let the women's readiness to take the next step determine when and how that assistance is appropriate.
- **Bread & Jams' Self-Advocacy Center**, funded in part by an SHP grant, depends primarily on word of mouth on the street to attract its daily clientele: largely unsheltered and temporarily sheltered-but-disengaged men (and a small number of women) who come for showers, clothing, food, or just to get off the street. Staffed and run primarily by formerly homeless persons, the Center serves as a low-threshold gateway to Continuum services for persons who tend to avoid more mainstream (i.e., more bureaucratic, professionally staffed) services, many of whom have been living on the street for substantial portions of time, and many of whom have histories of mental illness or substance abuse. On days when Youth on Fire is closed, or during the morning hours before it is open, the Self-Advocacy Center sees an increase in youth and young adults, seeking food, a shower, or a place to crash after a night on the street. Staff and a visiting HomeStart field-based case manager and/or visiting staff from the First Step Street Outreach team work to engage and build relationships with Center guests, in hopes of facilitating more substantial linkages with mainstream and Continuum services that these guests might have previously spurned. Staff and volunteers, including homeless and formerly homeless persons, routinely encounter and reach out to homeless persons on the street during the hours that they are not working at the Center.
- **HomeStart's Field-Based Case Management (FBCM)** program, funded in part by an SHP grant, targets a mix of both sheltered and unsheltered persons, visiting the daytime drop-in programs and shelters that serve the most transient populations, working with Health Care for the Homeless to receive referrals to assist often unsheltered persons who have attended their medical clinics, and responding to any other provider referrals for supplemental case management assistance. FBCM staff offer both basic information and referral assistance and case management, depending on the needs and receptivity of the client. No-strings-attached information and referral assistance often serves as good faith evidence of the commitment and intentions of FBCM staff, and builds the necessary trust with unsheltered clients and otherwise disengaged clients who are reluctant to disclose personal information or commit to case management services that might require follow-up. To the extent that a homeless person is interested in applying for and obtaining mainstream benefits, accessing mainstream or Continuum-based services, conducting a housing search, or addressing any of the barriers standing in the way of housing and stability, FBCM staff are ready, willing, and able to offer the necessary case management support.

The above narrative describes street outreach and related efforts to connect unsheltered and intermittently sheltered and otherwise disengaged homeless persons to services and housing in the Cambridge Continuum. Until now, all current efforts to link such persons with permanent housing required the homeless person to either:

- (a) develop a track record of successful participation in shelter-based or transitional housing-based programs (i.e., case manager supported efforts to address clinical needs, stabilize and/or increase client income through accessing mainstream benefits and/or employment, and address legal and/or credit/debt-related issues), so as to enhance client "attractiveness" to potential private sector landlords, and participate in a comprehensive, staff-supported housing search; and/or
- (b) agree to participate in ongoing services in conjunction with placement in permanent supported housing.

With the imminent implementation of HomeStart's Key I and Key II programs, our Continuum will begin reaching out and offering scattered site permanent supported housing to **unsheltered homeless persons who have been unwilling or unable to participate in a more incremental transition from homelessness to housing**, requiring participation in up-front services to stabilize clinical needs, enhance income, and/or address other obstacles to successful competition to obtain "conventional" housing. Because the units leased under the Key I and Key II programs will, for the most part, be owned and operated by private landlords, the Continuum's ability to house persons who resist apparently needed substance abuse or mental health services, will continue to be limited, in this case by the willingness of those landlords to take risks.

Outreach: Services in Place -- Outreach to Homeless Persons Not Living on the Street

Organized outreach to homeless persons routinely staying in shelter, is primarily accomplished by HomeStart's **Field-Based Case Management (FBCM)** program (funded in part by an SHP grant). Among the sheltered homeless, FBCM staff target under-served, largely disengaged persons who lack adequate case management support, either because the shelter where they are staying is inadequately staffed to offer it to them, or because their mental or emotional state has left them unable or unwilling to accept shelter-based case management. Most shelters are not staffed to offer case management support to all their guests, and typically target extended-stay beds and case management assistance to (working) guests who appear to have the most potential for progress. FBCM staff visit shelters, drop-in programs (e.g., Bread & Jams, Youth on Fire, Shelter Inc.'s women's drop-in), meal programs, and other locations to reach out to homeless persons who need individualized support and encouragement in order to get "un-stuck." FBCM staff serve as "walking outreach" for numerous Continuum programs and services. They respond to hundreds of requests for information, make referrals to local programs and services, and serve as the Continuum's "go-to" provider for linking homeless persons with mainstream benefits and services. HomeStart's FBCM program can provide ongoing case management support that can follow a homeless person from shelter to shelter, and even out of the Cambridge community, if need be.

Shelter Specialists employed by Tri-City Mental Health (funded by the federal mental health block grant) regularly visit the Salvation Army drop-in; Shelter Inc.'s Women's drop-in; the CASPAR, St. Patrick's, and Harvard Square shelters; and provide services at the Multi-Service Center in an attempt to reach out to and build helping relationships with guests with serious mental illness. Many of these individuals are unwilling to accept the labeling (or medications) that often accompany a formal diagnosis of serious mental illness; the development of trusting relationships with these Shelter Specialists is an essential step to obtaining stabilizing treatment services.

Cambridge Cares About AIDS staff periodically distribute outreach materials about its drop-ins for adults (the Drop-In Spot) and youth (Youth on Fire), transitional and permanent supportive housing programs, and various other supportive services. Outreach materials are disseminated at metropolitan area shelters and drop-in programs, at the Zinberg and Fenway Health Clinics (which specialize in services for persons with HIV/AIDS), and at various local substance abuse treatment and "clean needle" programs. Cambridge Cares is a close affiliate of AIDS Action and the Justice Resource Institute in Boston, which helps spread the word about its services throughout the target community.

Transition House, the local domestic violence shelter, is part of the **Jane Doe network of domestic violence resources** that includes numerous shelters and **hotlines** across the State. Hotline numbers are well publicized in buses, trains, health centers, supermarkets, beauty and nail salons, child care centers and other places that women are likely to frequent. When a woman who is being battered calls a local hotline, she is offered advice about how to handle her situation; if she decides to flee her abuser, she receives local assistance and transportation to a shelter in a community where her batterer is unlikely to find her. Thus, Transition House, a part of the Cambridge Continuum, typically does not shelter women who have fled domestic abuse in Cambridge homes, but rather helps such women access shelter in other parts of the State. As a formally designated "Domestic Violence Free Zone", the City has made a commitment to fight and respond to domestic violence in our community, and is an active partner in promoting awareness about resources for addressing the problem.

No program in Cambridge matches the Boston-based New England Shelter for Homeless Veterans' ability to connect veterans to housing and services. The New England Shelter is, therefore, a magnet for homeless veterans who are comfortable receiving services in the company of their fellow veterans, within an organization which harkens back to their military days. For Cambridge-based homeless veterans who are seeking that kind of support, the 15 minute subway ride into Boston is no barrier. For the most part, then, homeless veterans in Cambridge are persons who tend not to identify as veterans, or who prefer not to participate in the VA's network of services, or who have been barred from services at the New England Shelter for behavioral reasons, and who instead may be found in any one of the other shelters or drop-in programs, or on the street.

Whenever outreach or other program staff learn of a client's veterans status (or status as a veteran's covered dependent), they explore his/her interest in either accessing services through the New England Shelter or through the City's Department of Veteran's Services (DVS), which offers a range of assistance, including emergency financial help and help accessing more mainstream VA benefits. Likewise, whenever the DVS identifies a client who is homeless and unwilling (or unable, due to barring for past behavior) to access services through the Vet Shelter, s/he is referred to the City's Multi-Service Center for linkage to Continuum of Care services.

Outreach: Services in Place -- Outreach to Homeless Persons Not Living On the Street (continued)

Some final words about outreach: All Cambridge-based transitional housing, permanent supportive housing, and supportive services only programs (e.g., offering educational services, employment assistance, housing search support, legal assistance, fiduciary services, etc.) conduct program-specific outreach to inform potential clients — or provider staff in a position to refer potential clients — about the services offered by their program or to fill current or anticipated vacancies. Depending upon the constituency targeted, outreach may involve visits to shelters, drop-ins, transitional housing programs, and/or meal sites; flyers mailed to program sites; trainings offered to shelter/provider staff in a position to make referrals; and announcements at monthly meetings of the Homeless Services Planning Committee or via mailings or e-mails to attendees.

An important outreach tool in Cambridge is the Directory of Resources for People Homeless in Cambridge, published and regularly updated by the City's Department of Human Service Programs (DHSP). The Directory, which is widely available at shelters, drop-ins, transitional housing programs, meals, the Multi-Service Center, from field-based case managers, and most recently, on-line, briefly describes and provides contact information for all locally available services and providers.

The narrative in this subsection describes extensive outreach to connect primarily sheltered homeless individuals to services. Housing search assistance is one of those services. HomeStart staff routinely visit shelters to encourage clients to begin the process of applying for housing and housing subsidies as soon as they can, rather than waiting until their clinical needs have been stabilized, or until they have obtained benefits or employment, or resolved legal or credit or debt-related problems. Given the long lead time before an applicant can obtain a housing subsidy or subsidized apartment (even from the Cambridge Housing Authority which maintains homeless preference), HomeStart housing search staff assert that it is important to begin the application process as soon as possible. With the availability of voicemail accounts, increasing access to e-mail, and the development of HousingWorks on-line software allowing consumers to automatically amend the contact information on all their pending applications by changing the address or phone number associated with their computer profile, there is no reason to wait to begin the housing search process until a person's situation has stabilized. To support efforts of homeless persons in early substance abuse recovery or in the early stages of stabilizing their mental health to get an early jump on the process of applying for housing or housing subsidies, the Cambridge Housing Authority allows persons whose names have risen to the top of a wait list to defer their eligibility (rather than simply returning to the bottom of the list) if they are not secure enough in their recovery to accept an apartment or subsidy.

Outreach: Services Planned: No additional outreach is planned.

Supportive Services: Case Management: Services in Place & How Homeless Persons Access Assistance

Non-residence-based case management assistance is offered by the following programs, which all assertively reach out to and offer case management assistance to prospective clients at locations frequented by homeless persons.

- In addition to previously described services for unsheltered persons, HomeStart's Field-Based Case Management (FBCM) program targets services to under-served or disengaged sheltered homeless persons who lack adequate case management support, either because the shelter where they are staying cannot offer it to them, or because their mental or emotional state has left them unable or unwilling to accept shelter-based case management. Most shelters are not staffed to offer case management support to all their guests, and typically target extended-stay beds and case management assistance to (working) guests who appear to have the most potential for progress. FBCM staff visit shelters, drop-in programs (e.g., Bread & Jams' Self-Advocacy Center, Youth on Fire, Shelter Inc.'s Women's Drop-In), meal programs, and other locations to reach out to other homeless persons who need individualized support and encouragement in order to get "un-stuck." FBCM staff serve as "walking outreach" for numerous Continuum programs and services. They respond to hundreds of requests for information, make referrals to local programs and services, link homeless persons with mainstream benefits and services, and can provide ongoing case management support that can follow a homeless person from shelter to shelter, including shelters in abutting communities. In addition to reaching out to persons in need of assistance, FBCM staff accept referrals from other programs unable to provide the necessary help. In particular, the FBCM program works closely with clients of HomeStart's Housing Resource Team who, in conjunction with their housing search, require assistance in addressing barriers to obtaining and retaining housing.
- On the Rise's Women's Center reaches out to chronically homeless unsheltered women, many of whom have undiagnosed or unacknowledged mental illness, and offers them a range of services, beginning with low-threshold access to its Women's Center – where clients can shower, nap, snack, and simply get off the street – to more comprehensive case management and advocacy assistance, when and if the women are ready for it. As staff from OTR build relationships with their clients, they are able to make successful referrals – and provide the personal support that ensures follow-through on those referrals – to both mainstream and Continuum services that their clients might have previously spurned. In addition to conducting street outreach to unsheltered women in need of assistance, OTR accepts appropriate referrals from other programs that have identified unsheltered women whom they are unable to serve.
- Bread & Jams (B&J), staffed and run primarily by formerly homeless persons, operates a Self Advocacy Drop-In Center that serves as a low-threshold gateway to Continuum services for persons who tend to avoid more mainstream (i.e., more bureaucratic, professionally staffed) services. The Center typically attracts unsheltered or temporarily sheltered-but-disengaged homeless persons, many of whom have been living on the street for substantial portions of time, and many of whom have histories of mental illness or substance abuse. On mornings before Youth on Fire is open and on days when it is closed entirely, the Self-Advocacy Center clientele includes a higher-than-average proportion of youth and young adults, seeking food, a shower, or a place to crash after a long night on the street. Center staff and regularly scheduled "visiting" staff from HomeStart's Field-Based Case Management program and from the First Step Street Outreach team work to engage and build relationships with homeless guests, in hopes of being able to link them with mainstream and Continuum services that these guests might have previously spurned. Assistance is available by referral or self-referral (i.e., drop-in).
- The Cambridge Multi-Service Center for the Homeless (MSC) offers full case management assistance to homeless and at-risk elders and persons with disabilities, prevention-focused case management assistance to families at risk of homelessness, short term case management assistance for other homeless and at-risk individuals who have no or

inadequate access to such help, and program-based case management to clients of its men's transitional housing program (see below). Multi-Service Center clients are easily referred by case managers to a range of co-located specialized services, including housing search assistance (homeless only), mental health counseling, substance abuse counseling, money management assistance (homeless only), legal assistance (homeless only), help accessing mainstream benefits (homeless and non-homeless), and free telephone access (homeless and non-homeless). As described in the section on prevention, access to MSC services is by self referral or by referral from any number of agencies. Although ongoing clients are encouraged to schedule appointments with their regular case managers, staff are always available to assist homeless and at-risk walk-in clients and persons referred by any and all sources. The case manager specializing in elders and persons with disabilities spends time both at the Senior Center and the MSC, and receives referrals from the Senior Center and the City's Commission for Persons with Disabilities.

- Clinical and case management staff at **Cambridge Cares About AIDS' Youth on Fire** drop-in center provide general and clinical case management to homeless, often unsheltered, youth and young adults. Youth on Fire drop-in guests are recruited by street outreach conducted by Center staff on days that the Center is closed, and are drawn to the Center by word-of-mouth on the street about the Center's respectful treatment of guests and its harm reduction approach to delivering services, whereby guests are allowed to disclose personal information and participate in clinical and case-managed services at their own pace.

Supportive Services: Case Management: Services in Place & How Homeless Persons Access Assistance

Residence-based case management is available to (a) the shelter guests at Shelter Inc. and the more demonstrably motivated shelter guests (i.e., guests who are working or taking other appropriate steps to end their homelessness) at the Salvation Army, First Church Shelter, St. Patrick's Shelter, and CASPAR's Emergency Service Center, and (b) residents of the various Cambridge-based permanent supportive housing programs, transitional housing programs, and family shelters (see Housing Activities Chart)

In addition to residence-based case management associated with placement in permanent supportive housing, the Continuum also includes a number of programs that provide **stabilization services** (a variant of case management) to homeless clients who have transitioned on to other, typically scattered units of permanent housing. To the extent that they are funded in part with SHP grants, stabilization services are limited to the first six months after placement in housing, except in cases in which a client's disabilities necessitate longer term services in order to ensure retention of housing:

- HomeStart's Housing Placement Services program and Housing Resource Team both offer stabilization services to consenting persons whom they have helped place. The HRT is also available to provide stabilization to consenting clients who have obtained housing on their own or with the help of other programs or persons.
- Cambridge Cares About AIDS provides long-term stabilization support to consenting CCAA clients who have been placed in permanent housing
- HomeStart's Field-Based Management program can continue to follow and provide support to clients who have obtained housing, but who anticipate the need for short-term support in their new homes or communities
- The case management staff of all Continuum transitional housing programs offer graduates the opportunity to remain in touch with them for support in their new housing; however, these staff are unable to actually visit their former clients in their new homes
- The Multi-Service Center-based case manager specializing in services to elders and persons with disabilities attempts to provide post-placement support to consenting clients that she has helped place in permanent housing.
- Housing Assistance Program staff at the Multi-Service Center are able to provide very limited, telephone base stabilization services to consenting families they have helped place in permanent housing.
- Staff from the Hildebrand's Family Stabilization program work with family shelter staff, Multi-Service Center staff, and families preparing to transition from shelter to permanent housing to assess the needs of the family in their new community, and, subject to the consent of the family, to provide six months of case management assistance (longer if the head of household has a disability that requires more extended help) to support a successful transition and housing retention.
- On referral from a shelter, Cambridge Family and Children's Services arranges a match with a mentor to provide post-placement support to consenting families that are transitioning from shelter to housing.

Population-specific case management is available to targeted segments of the homeless population:

- (persons with serious mental illness) Mass. Department of Mental Health (DMH) Case Managers, or, for residents of the various DMH-funded residential programs, program staff
- (for persons with HIV/AIDS) Cambridge Cares About AIDS, or AIDS Action (Boston)
- (for homeless veterans) staff at the New England Shelter for Homeless Veterans (for shelter residents), the Cambridge Veterans Agent (if no other agency can take a lead role),
- (for battered women) Transition House, for residents of its battered women's shelter, and Transition House and Respond for other at-risk women who have been referred or have initiated hotline contact
- (for homeless elders/persons with disabilities) designated case manager at the Multi Service Center
- (homeless and runaway youth) street outreach staff from Cambridge Cares About AIDS's Youth on Fire and from Bridge

Over Troubled Waters

Case Management: Services Planned: Newly funded (from the 2003 SuperNOFA) permanent supported housing (PSH) programs sponsored by HomeStart and New Communities all include a case management component to support successful housing retention. The PSH project proposed by HomeStart in the current SuperNOFA likewise would include a case management component to support successful housing retention.

Case Management: How Persons Access and Receive Assistance: The text above describes the provider- and situation-specific mechanism for accessing and receiving case management services.

Supportive Services: Life Skills: Services in Place & How Homeless Persons Access Assistance

Life skills training (e.g., managing an apartment, maintaining good relations with neighbors and a landlord, coping with stress, budgeting and money management, anger and conflict management, shopping on a budget, eating for good nutrition, developing and sustaining healthy relationships, parenting strategies, living with HIV/AIDS, getting and keeping a job, etc.) is an integral component of services offered in all **family shelters**, **transitional housing** programs for individuals and families, and **permanent supported housing** programs (see Housing Activities Chart). Life skills training is also an integral part of the services offered (i) by **Shelter Inc.** and **Transition House** for their shelter guests; (ii) by the **Salvation Army** and **St. Patrick's** for homeless persons in their extended-stay shelter beds; (iii) by staff from the **Multi-Service Center's Housing Assistance Program** for homeless families engaged in housing search; (iv) by **HomeStart's Housing Resource Team** (for newly housed individuals receiving stabilization support); (v) by the **Hildebrand's Family Stabilization Program** (for newly housed families that have elected to access post placement stabilization services); (vi) by staff at **Youth on Fire** drop-in center for interested participants; and (vii) by **Cambridge Family and Children Services' Family-to-Family parent mentors** providing post-placement support to families that have transitioned out of homelessness. Relapse prevention services (listed in the chart describing alcohol and drug treatment services) could also be construed as life skills training, in that learning how to maintain a sober lifestyle is one of the most essential life skills a person in substance abuse recovery can develop.

CASCAP's Fiduciary Services program provides training and support for one of the most important life skills, namely budgeting and money management. The program also offers clients help with repairing debt and bad credit, and offers Representative Payee services to persons deemed by the Social Security Administration to be incompetent to manage their own finances. In some cases, clients access program services by referral from residence- or field-based case managers; in some cases, they voluntarily seek assistance following participation in a money management workshop which may have been offered by the program at their residence; in still other cases, accessing fiduciary program services is a requirement of participation in a transitional or permanent supported housing program.

Life Skills: Services Planned: Newly funded (from the 2003 SuperNOFA) permanent supported housing (PSH) programs sponsored by HomeStart and New Communities incorporate life skills training for program participants. In particular, HomeStart's Key Project I will provide a range of fiduciary services to program participants who need assistance with money management, billing-paying, or debt reduction, and/or need someone to serve as a Representative Payee. The Open Door PSH project proposed by HomeStart in the current SuperNOFA would likewise incorporate life skills training for program participants to support successful housing retention.

Life Skills: How Persons Access and Receive Assistance: With the exceptions listed above, life-skills training is accessed via a client's shelter, transitional housing program, or permanent supported housing program.

Supportive Services: Alcohol and Drug Abuse Treatment: Services in Place & How Homeless Persons Access Assistance

A mix of inpatient, outpatient, detoxification, and short-term residential treatment services for homeless and non-homeless persons alike are offered by **CASPAR**, **North Charles**, the **Cambridge Health Alliance (CHA)**, **Mt Auburn Prevention and Recovery Center**, the **Mass. Alliance of Portuguese Speakers** (acupuncture clinic), and other metropolitan area providers. Access to clinical services is by referral or self-referral. The cost of services to indigent persons is covered either by Medicaid or the State's Public Health Department, depending on the circumstances of the client and nature of the program. In addition, as in many communities, Cambridge is home to numerous AA, NA, Alanon, and other **peer-run meetings supporting abstinence** that are open to all persons in recovery. In addition to these more broadly accessible programs, there are **homeless-specific programs**:

- **North Charles Inc.** operates the Bridge program, a transitional housing program for homeless men in substance abuse recovery who need a residential program with a clinical emphasis. Access to the Bridge program is by referral or self-referral. North Charles also operates the "Relapse Prevention Program" targeting outpatient services to recovering residents of the Carey Men's Transitional Housing program, and offering outpatient counseling at the City's Multi-Service Center for the Homeless to other homeless persons, either by referral or self-referral. In addition, North Charles operates an Institute for the Addictions (NCIA), which provides comprehensive, outpatient substance abuse treatment, education and prevention services for adults and adolescents, including homeless persons. NCIA provides a full spectrum of multidisciplinary, pharmacological (including detoxification from alcohol and drugs, methadone maintenance, agonist therapy etc.), cognitive-behavioral, individual, family and group (i.e. early recovery and relapse prevention) therapies as well as random toxicology screening, infectious disease education and on-site self-help and peer support groups. The NCIA's Impact Dual Diagnosis program is nationally recognized for the quality of services rendered to persons with serious mental illness and substance dependence. Through its contract with the Massachusetts Department of Public Health (DPH), the NCIA is able to make its services available to indigent and homeless adults who have no health insurance.
- In addition to an outpatient treatment center that serves both homeless and non-homeless persons, **CASPAR** operates (1) a "wet" shelter for actively substance abusing homeless persons (access on a first-come, first-served basis), and by referral from the First Step street outreach program and other sources; (2) a pre-transitional program for wet shelter residents who have made a commitment to sobriety; (3) Womanplace, an 18-bed six-month transitional program for homeless women in early recovery that provides a highly structured environment to support participants in building the "clean time" they need to move forward in their lives (access by referral or self-referral, as long as the applicant can demonstrate commitment to recovery); (4) the Somerville-based Phoenix drop-in center, for recovering persons seeking a sober daytime environment and access to the support of a counselor and peers (access by referral or self-referral); (5) the First Step street outreach program, described in the "Outreach" chart; and (6) GROW House, a transitional housing program for homeless women with six months sobriety (access by referral from a transitional housing program that can document the applicant's six months of sobriety).

Alcohol and Drug Abuse Treatment: Services Planned: There are no new services planned.

Alcohol and Drug Abuse Treatment: How Persons Access and Receive Assistance: Access to **detoxification** is often the first step in gaining treatment services; CASPAR shelter staff, First Step street outreach staff, and Cambridge Hospital's Psychiatric Emergency Room staff work together to facilitate access to detox. When staff are able to find a detox opening for a homeless client, CASPAR street outreach staff provide escort or arrange other transportation to reduce the risk of last-minute "cold feet".

Residential treatment services are accessed via referral from a treatment provider that can attest to the applicant's

<u>readiness for next-step treatment. Outpatient services are accessed either by referral or self-referral.</u>	
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Supportive Services: Mental Health Treatment: Services in Place & How Homeless Persons Access Assistance

Mental health services are available from a variety of sources:

- through clinics operated by **Health Care for the Homeless** at local shelters (access by self-referral);
- through Mental Health/Substance Abuse block grant-funded clinicians employed by **Tri-City Mental Health** and spending time at the Multi-Service Center for the Homeless, the Salvation Army shelter, St. Patrick's shelter, Shelter Inc., and the Harvard Square shelter (access by self-referral at any of those sites, or by referral from staff at that site, except that any staff person can refer a client to be seen at the Multi-Service Center);
- through a **Massachusetts Department of Mental Health-funded Community Treatment Team or Aggressive Community Treatment (ACT) Team** (activated by referrals from the aforementioned clinicians) serving homeless persons with serious mental illness who are resistant to traditional outpatient services;
- via street outreach and outreach at various drop-in program sites by the **Tri-City Mental Health Specialist serving as part of the First Step Street Outreach team** (funded in part by an SHP expansion grant);
- through the **Outpatient Unit of the Psychiatry Department** of the Cambridge and Somerville Hospitals, accessed by referral or self-referral;
- for active clients of the Massachusetts Department of Mental Health, through the services of their **DMH case manager** (a referral for DMH services may be obtained by accessing assistance from any of the aforementioned MH providers);
- for eligible veterans, at **VA-funded mental health centers** (the closest one is in Jamaica Plain, Boston) or at the **New England Shelter for Homeless Veterans**

On the Rise provides access to a range of less traditional sources of mental health supports for homeless women with undiagnosed or unacknowledged mental illness, women who are unwilling to accept DMH services, but are receptive to more informally offered counseling services.

An on-site clinician, funded in part with an SHP grant, offers group and individual counseling, crisis counseling, and more informal mental health services to youth and young adults at **Youth on Fire** who are receptive to such services.

A local psychologist offers pro-bono services on a regular basis to interested guests at **Bread & Jams' Self-Advocacy Center**.

Mental Health Treatment: Services Planned: HomeStart's just-funded (in the 2003 SuperNOFA) Key Project II will include clinical case management combining case management and mental health services to support housing retention of homeless participants with serious mental illness who had obtained permanent housing through the program.

Mental Health Treatment: How Persons Access and Receive Assistance: The text above describes the many routes for accessing and receiving mental health services.

Supportive Services: HIV/AIDS Services: Services in Place & How Homeless Persons Access Assistance

In the Cambridge Continuum, HIV/AIDS-specific services are coordinated by **Cambridge Cares About AIDS**, which operates separate transitional housing programs for men with HIV/AIDS and women with HIV/AIDS (accessed by referral or self-referral to the housing program listed below), coordinates supportive services for separate S+C programs for men with HIV/AIDS and for families with HIV/AIDS (also accessed by referral or self-referral to the housing program listed below), coordinates an anonymous needle exchange program for intravenous drug users (accessed by self-referral), operates a "drop-in spot" where homeless and non-homeless men and women with HIV/AIDS can socialize and seek services (accessed by self-referral), sponsors a housing program for homeless and non-homeless persons with HIV/AIDS (which coordinates the waiting lists for the aforementioned transitional housing and S+C programs, and which can be accessed by referral or self-referral), and provides clinical services (mental health and substance abuse counseling) for homeless and non-homeless persons with HIV/AIDS (by referral or self-referral). Cambridge Cares recently received HUD funding from the HOPWA SPINS program to develop eight units of permanent supportive housing as part of a 24-unit regional collaborative in the Greater Boston area.

Cambridge Cares is closely affiliated with and leverages services from a number of AIDS-focused providers in Boston, including **AIDS Action** (whose numerous services include case management and emergency funding to address housing crises), **the AIDS Housing Corporation** (which helps develop permanent supported housing programs), **Justice Resource Institute** (which manages several permanent supported housing programs), **JRI Health** (which operates the Sidney Borum clinic providing specialized health services for people with or at high risk of HIV/AIDS), **Community Servings** (which delivers prepared meals to all of the Cambridge and Boston-based residents of Cambridge Cares' residential programs), and the **Fenway Health Center** (which is a locus of AIDS-specific health services). Access to these services can be arranged by a Cambridge Cares case manager or by self-referral.

The Cambridge Continuum also includes the **Zinberg Clinic**, an HIV/AIDS-focused health center of the Cambridge Health Alliance, which also operates a food pantry. Access to Zinberg services is by referral from a primary care provider.

HIV/AIDS Services: Services Planned: There are no new services planned.

HIV/AIDS Services: How Persons Access and Receive Assistance: Homeless persons access HIV/AIDS services by referral or self-referral to one of the programs listed in the chart. Specialized residential services are accessed by applying to Cambridge Cares for housing assistance.

Supportive Services: Education: Services in Place & How Homeless Persons Access Assistance

Persons homeless in Cambridge can access educational assessment and counseling; individual tutoring; and ESL, GED, literacy, math, and basic computer classes on a drop-in or enrollment basis through the **Community Learning Center's (CLC) Project LIFT**, funded in part by an SHP grant. Traditionally, these services require participants to enroll on a semester basis, and to maintain high attendance throughout the term; Project LIFT was funded to allow homeless persons to enroll whenever they are ready to attend sessions, and to attend on a drop-in basis, rather than an enrolled basis, if a more substantial commitment is unrealistic, given the uncertainty of their residential situation and other demands on their time (housing search, employment or community service requirements, etc.) CLC staff also tutor at family shelters and transitional program sites. Access to assistance is by referral or self-referral.

Occasionally, homeless transitional housing or permanent supported housing program residents who are able to conform to more routine enrollment schedules access mainstream classes at the CLC or at its Somerville counterpart, **SCALE**.

As noted, free computer instruction is available at the CLC as part of Project LIFT. Increasingly, shelters and transitional housing programs are offering their guests **access to computers** for e-mailing, web access, composing applications for housing and employment, and generally practicing their keyboarding skills. The **Homeless Empowerment Project**, publisher of the Spare Change Street Newspaper that provides homeless persons with an opportunity to earn small stipends writing articles and more substantial commissions selling the paper on the street, operates a computer center where authors and vendors can hone their computing skills, and, subject to the availability of volunteer staff, where other homeless persons can access computers. In addition, several mainstream community-based agencies offer free or low cost open access or instruction in their computer labs (on a drop-in or pre-registered basis; no referral required), including **Cambridge Community Television**, the **YMCA** (for building residents, which include several transitional housing programs and S+C programs, and for residents of the nearby YWCA, which includes a family shelter and two transitional housing programs), the **Child Care Resource Center** (next door to the YWCA), the **Central Square Branch of the Cambridge Public Library** (near the Multi-Service Center, Shelter Inc, and other programs), and the **Margaret Fuller House** (for residents of the surrounding neighborhood, which includes Shelter Inc. and the Hildebrand Family Shelter).

The municipally-funded **Cambridge Employment Program (CEP)** and the WIA-funded **Career Source** can provide assistance in identifying scholarship resources for higher education. Assistance at both programs is available by referral or self-referral.

Through its "Community Career Links" program, funded by the State's Department of Mental Health, **North Charles, Inc.** can help homeless persons with diagnosed psychiatric disabilities access funding support for higher education as part of a vocational plan (by referral or self-referral). North Charles staff are also funded to help Social Security recipients utilize the Ticket to Work program to obtain funding for training.

The **Cambridge Department of Veterans Services** can help qualified homeless persons with eligible veteran status access Veterans Administration funding for higher educational (by referral or self-referral).

The **Massachusetts Rehabilitation Commission (MRC)** can help pay for education and training for certain disabled persons eligible for vocational rehabilitation under Section 508 (homeless or non-homeless, by referral or self-referral).

Finally, some institutions of higher education (including the **Harvard Extension Program**) are willing to waive or reduce fees for homeless persons who enroll in classes.

Education: Services Planned: There are no new services planned.

<p><u>Education Services: How Persons Access and Receive Assistance:</u> Education services are accessed either by referral or self-referral to one of the provider programs. Assistance reserved for Veterans and/or seriously mentally ill persons is dependent upon meeting eligibility guidelines. Access to WIA assistance and/or federally funded vocational rehabilitation is dependent upon meeting eligibility guidelines and is subject to the availability of funding.</p>	
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Supportive Services: Employment Assistance: Services in Place & How Homeless Persons Access Assistance

Cambridge-Based Programs:

- The municipally funded **Cambridge Employment Program (CEP)** provides career counseling and job search assistance to work-ready (homeless and non-homeless) Cambridge residents. Access is by referral or by self-referral. CEP periodically conducts outreach to homeless services providers soliciting referrals and offering to conduct workshops for residents on such topics as job search, interviewing skills, and resume preparation. Homeless clients account for 10-15% of the CEP clientele or 50-60 persons each year.
- Based in the **Multi-Service Center for the Homeless**, the Cambridge office of the **National Student Partnership**, provides individualized job search assistance to both homeless and non-homeless persons. NSP staff, working in cooperation with Health Care for the Homeless, can also help disabled homeless persons develop the documentation of disability needed to qualify for federally funded vocational rehabilitation services. Access is by referral or self-referral.
- Through its "Community Career Links" program, funded by the State's Department of Mental Health, **North Charles, Inc.** can help homeless persons with diagnosed psychiatric disabilities access a range of employment services, including supported and transitional employment, vocational training, and job search assistance. Access is by referral or self-referral, provided that the individual can document prior hospitalization for psychiatric illness.
- The **Cambridge Department of Veterans Services** helps eligible wartime veterans (homeless and non-homeless) access government funded job training and vocational rehabilitation benefits. Access is by referral or self-referral.
- **Career Source**, funded in part by WIA, offers a range of services for the more independent job seeker, including access to workshops, self-paced computer tutorials, a bank of computers and phones to support job search, and access to periodic job fairs. Career Source contracts with the State to provide more extensive individualized services to persons receiving Unemployment Insurance, dislocated workers, heads of households who are transitioning or who have transitioned from TANF to employment and who are interested in help with job retention or next-step career development (referral from DTA or shelter staff is required), and other special populations. Career Source has a very limited number of vouchers for training. Except as noted, assistance is by referral or self-referral. Providers in Cambridge have found that Career Source is best utilized as a secondary resource for homeless job seekers; that is, it is best to refer the client for individualized assistance at one of the other listed programs, and then, when and if the client is ready for more independent job search, to refer him/her to Career Source.
- Any sober homeless persons may apply to sell **Spare Change**, a newspaper produced by homeless persons, as a street vendor. Vendors are paid on commission. Spare Change is a program of the Homeless Empowerment Project.
- The **Massachusetts Rehabilitation Commission (MRC)** offers federally funded vocational rehabilitation services in accordance with Section 508 guidelines. Subject to the availability of funding, MRC counselors can assist disabled homeless and non-homeless clients in developing and implementing a vocational rehabilitation plan, including education, training, supported employment, reasonable accommodation in the workplace, etc. Access is by referral or self-referral.

Boston- and Somerville-Based Programs to Which Cambridge Continuum Clients Are Sometimes Referred

- **Impact** (a Boston SHP-funded program) provides career counseling and job search assistance to work-ready homeless persons with a Boston connection. Access is by case manager referral, by appointment.
- With funding assistance from an SHP grant, **Community Work Services** (in Boston) offers homeless persons with a Boston connection a range of employment services by referral, including help documenting eligibility for vocational rehabilitation services, help building work skills, including access to supported employment, and help with mainstream job search.
- **CASPAR's GEAR**, an SHP-funded program in the Somerville Continuum, offers homeless persons with a Somerville connection access to supported employment in its used clothing sorting facility and retail store. Access is by referral or self-referral.

- With the help of SHP funding, St. Francis House, a Boston-based shelter and drop-in center, offers a range of basic work-readiness training programs for homeless persons who want to work, but lack the prerequisite skills and/or self-confidence. Access is by referral or self-referral.

Employment Assistance: Services Planned: There are no new services planned.

Employment Assistance: How Persons Access and Receive Assistance: The text above describes the need for referral, any option of self-referral, and special qualifying requirements with respect to receiving employment services from the different providers.

Supportive Services: Child Care and Family Support: Services in Place & How Homeless Persons Access Assistance

The primary source of child care for homeless families in Cambridge family shelters and transitional housing programs is the **Salvation Army's "Our Place"**, which provides weekday child care from 9AM-3:30PM. Access is by application to the program. (Participating children who require medical attention are seen by the medical director of the Health Care for the Homeless clinic which operates elsewhere in the building. Parents, in turn, receive instruction in managing their children's health needs from the Family Health Care Case Manager (FHCCM) who makes regular visits to family shelters, under Health Care for the Homeless' SHP-supported grant program. The link between the medical director and the FHCCM, who often makes unscheduled visits to the shelter, allows parents to receive immediate feedback and instruction with regard to supporting their children's return to health.)

A more limited source of child care for these families is the **Cambridge Head Start** program, which serves both homeless and non-homeless low income families. The program, which operates in two locations, offers more extended hours of child care (from 8-5:30) but only for a more limited age range (ages 2.9 to 4), and only to households where the caregiver has at least 30 hours/week of school, work, or other commitments. Access is by application to the program.

Because families aren't necessarily in shelter at the start of the school year (or in the months preceding the start of the school year, when non-homeless parents are getting their children on waiting lists), it is hard for them to compete for child care slots, even if they have a State voucher. The local **Child Care Resource Center** maintains up-to-date information about occasional vacancies in mainstream child care programs, and a fortunate shelter parent who calls at the right moment might get her child into a mainstream program.

The School Department's **Family Resource Center** is the lead agency for addressing the needs of McKinney-eligible homeless school-age children. The Family Resource Center annually applies for and receives federal Department of Education McKinney funding to provide a range of supportive services for eligible children, including academic supports, scholarships for after-school and summer programming, transportation to assist homeless children in continuing to attend the schools located in their community of origin, etc. Access is by contacting the program. Because enrollment in the Cambridge Public Schools depends on proof of local address, the Family Resource Center is able to proactively reach out to any child whose address is a shelter or homeless program, and to any child whose family has difficulty providing proof of address due to their being illegally doubled up.

The **City of Cambridge** offers a rich mix of **Community School** (after-school) programs for school-age children and a very low cost **licensed pre-teen after-school childcare program**. Scholarships are available to pay for participation by low income children in classes or activities. The challenges to participating in these programs are (a) the semester-based schedule which excludes children whose parents aren't able to enroll them at the September and January registration events, and (b) the logistics of parent pick-up of the child at the end of the day. Too often, it proves easier for children to return to the shelter after school than to attend supplemental activities. Access is by application.

Families in shelter during the summer months can send their children to **summer camps** operated by the Cambridge Community Schools program. Full scholarships are available through the McKinney and Special Education programs of the School Department (with federal McKinney funding support) and from the Community Schools (municipally funded). Again, the challenge faced by homeless families is being in the right place at the right time (registration night) to compete with mainstream families for slots in the programs. Access is by application.

Homeless families in Cambridge shelters can access a range of shelter-based services for their children:

- The **Cambridge School Department's Home-Based** program provides in-shelter parenting support for homeless

families with children age 18 months to 4 years (to age 5 if the family's primary language is not English). Access is by application.

- The **Early Intervention program** offers parenting support and a range of child-focused services to families with at-risk children age 0-3. (All homeless children are considered to be at-risk.) Access is by application to the program.
- **Tutoring Plus** can send volunteer tutors to the Hildebrand family shelter to help young school-age children with their studies. Access is by requesting assistance.
- The **Cambridge Public Library** sponsors a reading aloud program that can send volunteers (as available) to both family shelters on a weekly basis. Services are available to any shelter residents present at the visit.
- **Bright Horizons**, a for-profit child care provider, operates a charitable program sponsoring trained volunteers who lead supervised play at family shelters on a weekly basis. The operation of the program depends on the availability of trained volunteers. Services are available to any child present at the time of the volunteer's visit.
- **Health Care for the Homeless'** family shelter-based Family Health Care Case Manager, funded in part by an SHP grant, makes regular and as-needed visits to the family shelters (and to Transition House) offering a mix of health education and counseling, parenting support, health care advocacy, and, as needed, primary care to parents and children. Services are offered proactively, and require no referral or application.

Women with children staying at **Transition House** access on-site child care, since their 90-day stays are insufficient to allow them to obtain mainstream child care. A child advocate on staff works with parents and children to address emotional or behavioral problems that may have resulted from a child's victimization or witnessing of violence, or from other deprivations during early family life.

Supportive Services: Child Care and Family Support: Services in Place & How Homeless Persons Access Assistance (cont.)

Homeless women with children in either of the Cambridge-based transitional housing programs (Shelter Inc.'s Midpoint program and Transition House's TLP) receive the support of case management staff in obtaining mainstream child care services for their children. Services are offered proactively to all program participants, as a matter of course.

Child Care and Family Support: Services Planned: There are no new services planned.

Child Care and Family Support: How Persons Access and Receive Assistance: The text above describes provider- and situation-specific mechanisms for accessing and receiving child care and family support services. Although a provider referral is not required, access to services often depends on a provider's informing a parent about the program, so that the parent can request assistance.

Supportive Services: Transportation: Services in Place & How Homeless Persons Access Assistance

The City of Cambridge is well served by public transportation operated by the **Metropolitan Boston Transportation Authority (MBTA)**: a network of buses and two subway lines provide access to housing, municipal services, shopping, health centers, and recreational destinations. For persons who have documented disabilities which impair their access to public transportation, and which require them to utilize para-transit which can provide door-to-door access, the MBTA operates **The Ride**. The City contracts with **SCM**, a private non-profit wheelchair accessible van transportation service for use by elderly and disabled Cambridge residents in getting to medical and other important appointments. Elders and persons with disabilities who obtain a **special MBTA identification card** can use public transportation for 25 cents per ride.

Case management staff from the various residential programs, staff from HomeStart's Field-Based Case Management program, student staff from the National Student Partnership office, and staff from the City's Commission for Persons with Disabilities can all provide assistance to disabled homeless persons in applying to the MBTA for a discounted transit pass, or in completing the very straightforward applications to use The Ride or SCM Transportation.

There is, however, no special discount program available to low income or homeless persons. One of the most significant challenges faced by homeless persons searching for employment or housing, or attempting to travel to health or social service providers that are beyond walking distance is paying for the transportation they need.

Shelters and transitional housing programs and sponsors of drop-in programs periodically receive donations which allow them to purchase **tokens** for their guests. However, such access is erratic. HomeStart's Field Based Case Management program oversees a small "**Missing Link**" Fund, which provides tokens to residence-based programs for use by their clients. The Multi-Service Center manages a small loan fund which can also lend homeless and non-homeless MSC clients the cost of a transit pass. Access to this fund is typically by referral from a case manager.

The Cambridge Continuum offers two specialized transportation services:

- **CASPAR's First Step Street Outreach** program operates two vans which travel to destinations known to be frequented by homeless persons. These vans are in cell phone contact with the Cambridge Police, and can travel to any site where a homeless person needing help has been identified. The vans routinely transport intoxicated homeless persons to CASPAR's wet shelter, and to the shelter-based daytime program for the medically at-risk homeless, and can also take such persons to the Cambridge Hospital's Psych ER, where they can be evaluated for admission to a detox. The vans can also provide transportation to a detox, if a bed has been reserved. With the involvement of the clinically trained mental health outreach specialist of the First Step team, the vans can also transport a client whose mental illness is posing a risk to the Psych ER for possible admission to the Hospital's inpatient unit. If, during their evening and nighttime shifts, street outreach staff identify any unsheltered persons who are willing to be taken to shelter (or the Boston Night Center) and unable to access public transportation (that is, excluding clients who routinely use public transportation to travel from their Boston-based shelter to Cambridge for the purpose of accessing daytime services), van staff can provide that transportation to shelter.
- **St. Patrick's women's shelter**, which was formerly located in Cambridge, relocated to neighboring Somerville some years ago. However, because Central Square Cambridge is a much greater source of supports for homeless persons, the shelter has continued to pick up (at 4pm) and drop off (at 7:30 am) shelter guests in Central Square, rather than requiring guests to travel to the shelter on their own. Access to shelter services is based on space availability; if there are more women than beds, a lottery is held to determine who will be able to go to the shelter, and who will not.

Transportation: Services Planned: There are no new services planned.

<p>Transportation: How Persons Access and Receive Assistance: The text above describes the provider- and situation-specific mechanism for accessing and receiving transportation services.</p>	
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Supportive Services: Other Supportive Services: Services in Place & How Homeless Persons Access Assistance

Housing Search assistance is one of the most important supportive services offered by the Continuum. (See the earlier description of "case management services" for information about "stabilization" services furnished to persons after placement in housing.)

- Homeless families staying at the Hildebrand or YWCA family shelters are referred by shelter staff to Housing Assistance Program (HAP) staff at the Multi-Service Center for housing search help and related case management.
 - Homeless women (with or without children) staying at the Transition House shelter for battered women receive in-house housing search support.
 - The large majority of homeless individuals receive housing search support from two SHP-funded programs: (a) HomeStart's Housing Placement Services program (serving clients who are relatively independent and who have other case management support; a referral from the case manager is required), and (b) HomeStart's Housing Resource Team (serving all other homeless clients, i.e., clients that need greater help finding an apartment, representing themselves in visits with landlords, completing housing/subsidy applications, etc.; access to service is by referral or self-referral) To the extent that an HRT client has other concomitant needs which must be addressed in order to ensure a successful housing search (e.g., outstanding legal or credit problems, outstanding substance abuse or mental health problems, lack of adequate income, etc.), they are referred for concurrent assistance from HomeStart's Field-Based Case Management program.
 - Homeless persons whose services are funded by the Mass. Department of Mental Health may be directly referred for housing search and post placement stabilization services from CASCAP's Intensive Housing Support Program (IHSP).
 - Cambridge Cares About AIDS (for clients with HIV/AIDS) provides housing search assistance for its own clients. Cambridge Cares is home to the HousingWorks web-based housing search software program, which allows providers and consumers to submit and update on-line applications for housing and/or Section 8 subsidies. An increasing number of Housing Authorities and housing management companies are accepting on-line applications from Housing Works, and announce their openings via the HousingWorks network.
 - Veterans can obtain housing search assistance from the Boston-based Veterans Benefit Clearinghouse or, if they stay at the New England Shelter for Homeless Veterans (in Boston), from shelter staff.
 - A designated staff person at the Multi-Service Center provides housing search assistance (and other case management support) to homeless (and at-risk) elders and persons with disabilities who are not served by the HRT or other programs. Access to her assistance is by referral or self-referral at the Multi-Service Center or the Cambridge Senior Center.
 - Bread & Jams offers its clients help with non-traditional housing search (i.e., finding shared apartments, roommate situations, etc.) Assistance is available by request.
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- Various sources of grant and loan funding are available to assist clients with the often daunting move-in costs associated with a transition to permanent housing. Access to all these funds is by referral from a residential case manager or housing search staff; fund access may be contingent on a person or family's effort to share in the cost of moving, including the accrual of savings during homelessness.
 - Multi-Service Center staff can help families and individuals transitioning out of homeless and into housing access special funds (the Families to Families Fund, the Cambridge Housing Assistance Fund (CHAF), the New Lease Fund, the Cambridge Fund for Housing the Homeless, and the Second Step Fund) which can help cover the up-front cost of relocation to a new apartment (e.g., last month's rent, security deposit, realtor's fees, moving fees). The CHAF is jointly managed with HomeStart.
 - A fund managed by HomeStart provides short-term limited rental subsidy, and limited assistance with the up-front costs of transitioning;
 - Until it was eliminated by the State Legislature, the Individual Self-Sufficiency Initiative (ISSI), managed by the Metropolitan Boston Housing Partnership, and available to HomeStart housing search clients, provided

additional assistance with move-in costs. A new Legislative initiative has apparently restored funding for a similar program, although the exact manner of access has not yet been determined.

The Mass. Coalition for the Homeless provides free furniture and home furnishings to all referred/self-referred individual and family clients moving from shelter or transitional housing to permanent housing. (Since Solutions at Work closed its doors in November 2003, there has been no programmatic service covering the pick up and delivery of this furniture; instead, homeless individuals and families transitioning to housing (or their agency sponsors) must procure and cover the cost of moving services. Several agencies in the Cambridge and Somerville Continuums have been exploring options for re-establishing a locally based furniture bank and moving program.)

Supportive Services: Other Supportive Services: Services in Place & How Homeless Persons Access Assistance (continued)

The Cambridge Continuum includes a mix of mainstream **legal services** for low income persons and homeless-specific legal services addressing issues not typically within the purview of mainstream programs:

- Cambridge & Somerville Legal Services (CASLS), Cambridge Legal Services and Counseling Center (CLSCO), and the student-run Harvard Legal Aid Bureau provide legal assistance to income-eligible homeless and non-homeless persons appealing denial of government benefits or public housing, or seeking protection from domestic violence. No referral is required for income eligible persons. City funding enables CASLS to serve persons whose incomes are above the poverty level; a referral from Multi-Service Center (MSC) staff is required.
- The Cambridge Human Rights Commission addresses housing discrimination experienced by any homeless or non-homeless person. No referral is required
- Shelter Inc.'s Community Legal Assistance Project (CLASP), funded in part by an SHP grant, provides "gap-filling" legal assistance to homeless persons: services available on a drop-in basis and addressing problems not ordinarily addressed by mainstream publicly-funded legal services programs: e.g., child custody, child support, credit, criminal history, Internal Revenue Service, and immigration-status-related problems that might stand in the way of employment or permanent housing. Homeless persons access these services through case manager referral or self-referral. Clinics are scheduled at different sites during daytime, evening, and weekend hours. Assistance is by referral or self-referral, on a walk-in or appointment basis.

The Cambridge Continuum offers homeless persons **voicemail services** through Project Connect, an SHP-assisted project of Shelter Inc. Services are offered to homeless people who are engaged in a housing search, employment search, or related activities, or who need voicemail to stay in touch with a case manager or other health or social service provider, or to remain untraceable by an abusive person that they have fled. Voicemail enables clients to reliably receive messages from prospective landlords and prospective employers, non-residence-based case managers, legal service providers, fiduciary services program staff, and housing search workers. As noted elsewhere in this document, voicemail technology has also been used to involve homeless consumers in the Continuum planning process. Homeless persons may obtain voicemail from the Multi-Service Center, Solutions at Work, Bread & Jams, On the Rise, the Shelter Legal Services program, Shelter Inc., the YWCA, Transition House, St. Patrick's Shelter, HomeStart, or by directly contacting Project Connect. Access is by referral or self-referral to persons who can document homelessness.

Other Services: Services Planned: There are no new services planned.

Other Services: How Persons Access and Receive Assistance: The text above describes the provider- and situation-specific mechanism for accessing and receiving housing search, moving/furniture, legal assistance, and voicemail services.

2. TEN YEAR PLAN ***DRAFT***

The Ten-Year Plan to End Homelessness in Cambridge Development Committee was appointed by Mayor Michael Sullivan and City Manager Bob Healy in September, 2004. Members include representatives from banking, business, the Cambridge Housing Authority, Harvard University, the Cambridge Health Alliance and the Cambridge Department of Public Health, City government, the Massachusetts Department of Mental Health, an architect, nonprofit providers of housing and services, clergy and a homeless empowerment group. After several meetings for discussion of local conditions and needs

and the state and national context, the group has directed staff from the Department of Human Service Programs in the drafting of a Ten-Year Plan. A final document is expected in late spring.

3. (see above)

4. Institutional Structure:

Forthcoming (FY 05 One Year Action Plan)

5. Cambridge's Discharge Policy:

Part I. Preventing Homelessness-Causing Discharges from Cambridge-Based Systems of Care:

The City of Cambridge is in the second year of successful implementation of policies and procedures to prevent homelessness-causing discharges of persons from publicly funded institutions or systems of care that are subject to its control. Since the only such systems of care funded by or through the City of Cambridge are the PSH projects, including Shelter Plus Care (S+C) projects, for which the City serves as grantee, the aforementioned policies and procedures apply specifically to such projects. Briefly, the policies and procedures specify that:

(B) PSH sponsors shall minimize the use of homelessness-causing discharges, including withdrawal of subsidy that might lead to eviction and homelessness, reserving such discharges for behaviors posing a serious or imminent threat to the wellbeing or safety of the client or staff or other clients or neighboring tenants, or that represent a serious violation of the lease or subsidy agreement.

(A) To the extent possible and practicable, and subject to the PSH sponsor's need to protect the safety and wellbeing of the client, other program clients, staff, or other tenants, the sponsor's response to non-compliant behavior shall be incremental in severity, and shall include timely warnings that require and afford the client a chance to repair such non-compliance and prevent future non-compliance.

To minimize the number of situations necessitating such discharges, the policies and procedures require PSH sponsors to: (1) routinely inform and remind clients about

the rules and standards of program participation, and where necessary, provide assistance to clients who require help in understanding those rules and standards; (2) periodically offer clients the opportunity to review their individualized service plans and to modify the service plan as needed; and (3) establish a grievance procedure allowing clients the opportunity to contest disciplinary actions.

If discharge of a non-compliant client becomes necessary, the PSH sponsor must offer the client timely assistance with discharge planning, including referral to appropriate supportive services, so as to facilitate as smooth as possible a transition to an alternate living arrangement.

Part II. Coordination and Cooperation with Systems of Care Outside the Control of the City of Cambridge:

In addition to preventing homelessness-causing discharges from its own systems of care, the Cambridge Continuum stands ready to work with agencies funded by and through other units of government to ensure that persons appropriately discharged from publicly funded institutions or systems of care are afforded access to the necessary locally available resources so that they do not become homeless.

A. Collaboration with Publicly Funded Health Care Delivery Systems: Continuum staff representing the City's Department of Human Services (DHSP, the lead agency of the Continuum), Multi-Service Center, Cambridge Health Care for the Homeless, Salvation Army, Tri-City Mental Health Center, and CASPAR have met regularly since March 2003 with staff from relevant departments of the Cambridge Health Alliance (psychiatry, addictions, emergency services) to explore and implement strategies for strengthening collaboration on service delivery and discharge planning for already-homeless persons admitted for short-term acute hospitalizations.

B. Collaboration on Statewide Advocacy to Reduce Transitions from Incarceration to Homelessness: Representatives from the DHSP and HomeStart are ongoing participants on a statewide committee convened by the Mass. Housing and Shelter Alliance (MHSA) to advocate for and support appropriate discharge planning for ex-offenders leaving State- and County-funded corrections.

C. Participation on State-Convened Advisory and Planning Bodies To Address and Prevent Homelessness: Representatives from key Cambridge CoC providers (HomeStart, Tri-City, and Shelter Inc.) and the DHSP attended a policy forum to advise the Governor's Executive Commission for Housing the Homeless. DHSP staff has been an active member of an ongoing statewide committee of Continuum representatives, convened by the Mass Department of Transitional Assistance (DTA), to enhance collaborative efforts to address and end homelessness. The need to address "slippage" in implementation of discharge plans by State-funded systems of care (especially corrections and substance abuse treatment), the need for alternative residential programs, and the need to enhance access to State-administered mainstream benefits programs have been recurring themes at these meetings.

At the last meeting of the statewide advisory committee prior to the submission of the 2004 SuperNOFA, called for and hosted by the Cambridge Continuum to support a more coordinated approach to 10 Year Plan development between the State and local Continua, high-level staff from the DTA committed to convene a meeting between Continua representatives and the Lieutenant Governor to discuss these issues. We also discussed how the ability of local Continua to prevent new instances of homelessness, to transition families and individuals out of homelessness and into housing, and to support retention of housing by recently homeless individuals and families is heavily dependent on the adequacy and accessibility of State-funded mainstream resources.

Bi-monthly meetings will continue to focus on the interconnected issues of discharge planning, 10 Year Plan development and implementation, and enhancing access by homeless persons to State-funded programs and resources.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

N/A

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

***Please also refer to the Community Development Table in the Needs.xls workbook**

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. *Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.*

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

Community Development Priority Needs (needs eligible for CDBG)		
Needs Category	Priority Needs Level High, Medium, Low, No Need	CDBG Funding
PUBLIC FACILITIES		
Neighborhood Facilities	M	to be determined
Parks/Recreation Facilities	H	"
Health Facilities	N	"
Parking Facilities	N	"
Solid Waste Disposal Imp.	N	"
Asbestos Removal	N	"
Non-Residential Historic Pres.	N	"
Other Public Facility	N	"
INFRASTRUCTURE		
Water/Sewer Improvements	N	"
Street Improvements	N	"
Sidewalks	N	"
Sewer Improvements	N	"
Flood Drain Improvements	N	"
Other Infrastructure	N	"
PUBLIC SERVICES		
Families & Youth Services	H	"
Persons w/Disabilities Services	H	"
Senior Services	H	"
Tenant Services	H	"
Domestic Violence Services	H	"
Employment Program	H	"
Child Care Services	H	"
Other General Pub. Ser.	H	"
ECONOMIC DEVELOPMENT		
Micro-Enterprise Assistance	H	"
ED Technical Assistance	H	"
Other Economic Development	H	"
PLANNING/ADMINISTRATION		
Planning	H	"
Administration	H	"

Economic Development:

INTRODUCTION/OVERVIEW

The Community Development Department (CDD) is the City's planning department, with responsibility for enhancing the overall living environment and quality of life for Cambridge's diverse population. Responsibilities include economic development, environmental and transportation planning, affordable housing preservation and development, community planning, zoning and urban design.

The Economic Development Division (EDD) of the Community Development Department is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. EDD offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises, and to encourage business growth within the City.

Since 1997, when the City's first Economic Development Policy was developed, changes in various business sectors dramatically influenced the Cambridge economy. In addition, new information from the 2000 Census provided a more up-to-date picture of the community. These and other factors prompted a recent review of existing economic development policies.

PUBLIC PROCESS

In an effort to encourage participation from the community in developing economic policy, CDD/EDD hosted three public forums in 2003 to which various stakeholders, including residents, small business owners, resident neighborhood associations, public and private agencies, community development corporations and business organizations, were invited to provide input concerning the direction of current and future economic development programs. Two specialized forums were also held—one specifically for larger businesses, hosted by the Chamber of Commerce, and one for the City's colleges and universities. All participants were asked for input on recent demographic changes, current economic development trends as well as new initiatives. Policy and program initiatives were developed based on the feedback from these forums. An updated City of Cambridge Economic Development Policy was published in Spring 2004.

POLICY GOALS

Policy themes that emerged from the community input process fell into six broad themes; commercial district revitalization, small business development, real estate data collection, marketing Cambridge, workforce development and business climate support services.

OBJECTIVES AND INITIATIVES

The overarching economic development objective of the Five-Year Consolidated Plan is to expand economic opportunities, especially for low and moderate income persons.

Objective #1:

To cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.

Initiatives:

1. Commercial District Revitalization

The City is composed of six commercial districts: Kendall Square/East Cambridge, Central Square, Cambridge Street/Inman Square, Harvard Square, Porter Square, and Fresh Pond. While each has its own character and appeal, all districts share common desirable elements: convenient shopping with a variety of desired goods and services for neighborhood residents, students and workers. The commercial districts each provide employment in retail establishments and dedicated office buildings.

EDD will continue its support of Cambridge retail businesses, especially income-eligible micro-enterprises and those located in two proposed new Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program and the Façade and Signage and Lighting Improvement Programs.

- **Best Retail Practices:** This program provides interior design and marketing assistance to Cambridge retailers to help them increase sales. It includes a free group workshop, individual in-store consultations and a matching grant program that funds 80% of pre-approved store improvements or marketing costs, up to \$5,000 per business. Assuming approval of two new NRS areas, this program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas. Over the next 5 years it is anticipated that 60 retailers will participate in this program. The program has a track record of helping participants increase sales by an average of 9%, which EDD strives to maintain over the period.
- **Façade, Signage, and Lighting Improvements:** This program provides technical and financial assistance to Cambridge businesses interested in improving their commercial storefronts. Property and business owners can apply for matching grants of up to \$35,000 for pre-approved façade improvements. Matching grants of up to \$3,500 are also available for pre-approved signage and lighting improvements. This program is currently supported by tax dollars. Over the next 5 years it is anticipated that 50 businesses will improve their storefronts.

- **Support to Business Associations:** The Economic Development Division will continue to help independent neighborhood business associations by providing technical assistance for organizational development and by helping to attract and retain businesses, to help assure the appropriate retail mix for specific commercial districts.

2. Small Business Development

EDD will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business plan development, loan packaging and exposure to a broader range of resources. The Division will continue to partner with non-profit organizations and other contractors to provide pre-business and business development educational services for low and low-moderate income micro businesses through workshops, seminars, class series and in-store consultations. In anticipation of approval of two new NRS areas in Cambridge, EDD will continue financial literacy empowerment programs for NRS residents.

Business Strategy and Technical Assistance:

- **One-on-One Counseling:**
Assistance will continue to be available to income-eligible micro-enterprises for help with writing business plans, preparing marketing and expansion proposals, doing feasibility analyses and site assessments, and obtaining referrals to sources of capital. It is anticipated that over 250 businesses will receive one or more of these services over the next 5 years. Long-term outcome projections estimate that approximately 10 businesses will be launched.
- **Educational Workshops:**
EDD currently provides several workshops aimed at Cambridge's low and low-moderate income community. These workshops are specifically geared toward helping individuals and micro-enterprises start a new business, enhance an existing business or save for an economically empowering objective such as starting a business. As in the past, residents in the proposed new NRS areas and low and low-moderate income micro-enterprises will be targeted for enrollment in these workshops. The details of the workshops are as follows:
 - ***Making your Money Work:*** Financial literacy classes teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, and starting a business.

Target participants will be youth and adult residents of low income housing in Cambridge. It is anticipated that 100 residents will finish the class series over the 5-year period. Of those, 50% will have established and followed a budget to save for a life-changing opportunity.

- ***Starting Your Own Business:*** This series of workshops helps new and aspiring Cambridge entrepreneurs understand the characteristics of successful businesses, relevant industry trends, and the steps necessary to develop winning business concepts. It is anticipated that 50 people will participate in this workshop series over the next 5 years. Of those, between 10 and 15% will launch new businesses.
 - ***Minding Your Own Business:*** These workshops assist existing Cambridge micro-enterprises with business and marketing strategies, competitive analyses, brand promotion, and realistic budgeting. It is anticipated that 50 small business owners will participate in this workshop series over the next 5 years. Of those, 10% will grow their business sales and hire at least 1 new employee.
 - ***Small Business Planning Series:*** EDD is planning to offer a new pilot series of workshops to help small businesses understand the essential elements of running a profitable, long-lived enterprise by planning for success. EDD is exploring a mentoring component to augment the workshops, matching well-established business owners with fledgling small business owners. After the pilot, EDD will survey the participants for feed-back on the value of the series to them and decide whether to continue offering it over the next 5 years.
 - ***Women and Minority-Owned Businesses:*** SOWMBA (State Office of Minority and Women-Owned Business Assistance) As part of a long-term economic development strategy, the EDD will continue to work with SOMWBA to offer workshops in Cambridge to assist minority and women businesses to become state-certified vendors, enhancing their ability to do business with state and local governments and large businesses. It is anticipated that 35 businesses will attend a workshop over the next five years and that 25% will become SOMWBA certified.
- ***Cambridge Minority & Women-Owned Business Directory:*** The Economic Development Division periodically publishes the “Minority

& Women -Owned Business Directory” that lists over 225 establishments owned and operated by women and minority entrepreneurs in Cambridge both alphabetically and categorically. This Directory also contains listings of support services at the federal, state and local levels and is widely distributed to the Cambridge business and institutional communities. It is intended to support this business segment by acting as a marketing and networking resource.

3. Real Estate Data Collection and Site Search Assistance

EDD will continue to maintain current information on available commercial space and makes the information available to any small or large businesses looking to move within or to the City.

- **Development Log:** The City tracks large-scale residential and commercial development projects currently in the permitting or construction phases. The Log contains the name and location of each project, the developer, type of use, the amount of square footage and contact information and is published quarterly. The Log is published quarterly during the calendar year and is used by both City departments and stakeholders to track the progress of large developments.
- **Market Information:** The City tracks information on current real estate trends, vacancy rates, and lease rates for commercial properties in Cambridge. Information is distributed, upon request.
- **Site Search Assistance:** The City maintains a list of available commercial properties and makes this information available free of charge. Assistance is available to existing businesses and entrepreneurs seeking office, retail, industrial, or R&D space in Cambridge. In the future, a searchable real estate database will be posted on the City’s website so that businesses and individuals seeking space in Cambridge can search the database independently.

4. Business Climate Support Services

EDD will continue to maintain contact with the business community at-large and work with other City Departments to continue the process of streamlining the City’s permitting and licensing process to facilitate a favorable business environment.

- **Streamlining Permitting Process:**
In order to provide a user-friendly regulatory environment for residents and businesses, EDD has developed six guides to obtaining common licenses and permits. Topics include how to obtain a permits

for building construction, constructing curb cuts, fire safety, holding a special event, historic commission certificates and how to start a business in Cambridge. EDD has also published a guide to assist micro-enterprises on how to do business with the City. It is anticipated that 2,250 guides will be distributed over the next 5 years.

Objective #2:

Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

Initiatives:

1. Workforce Development Assistance

EDD will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the proposed new NRS areas.

- **Health Career Advancement Program:**

This program helps income eligible Cambridge residents to complete the coursework required for nursing or radiology degree programs. The program was developed with the Cambridge Health Alliance to help fill positions in various clinical areas where there are increasing staffing needs. Participants receive free tutoring and career coaching and free access to courses at Bunker Hill Community College in mathematics, English, biology, anatomy, and other health-related subjects. This program offers healthcare professional career ladders to incumbent Cambridge Health Alliance workers who are currently in non-healthcare positions and who reside in the NRS area. The program will graduate and place up to 44 within the next 5 years in key areas such as nursing and radiology.

- **Just-A-Start Biomedical Career Program:**

This free nine-month certificate program provides academic and lab instruction to income-eligible Cambridge residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement. It is anticipated that the program will graduate up to 150 over the next 5 years and place up to 75% in entry-level positions.

2. Marketing Cambridge

Strong partnerships will continue to be nurtured among the City, the Office of Tourism, institutions of higher education, including Cambridge College, Harvard University, Lesley College and Massachusetts Institute of Technology, and Cambridge companies to promote the many advantages of doing business in

Cambridge. These include: a research and development hub with close proximity to hospitals and research centers, a highly educated, culturally rich and diverse community, excellent regional and local transit systems, the strong presence of venture capital in the metropolitan area and a ready workforce. Attracting new big business to Cambridge usually equates to new employment opportunities for its residents.

- **“Cambridge/Biotech: History in the Making”**
CDD/EDD has recently published “Cambridge/Biotech: History in the Making”, a brochure to market the City to the biotech industry. Over the past decade, biotech research has emerged as a most important focus for the City’s business community, and the City has emerged as one of the world’s major biotech centers. Cambridge hopes to attract more businesses to join the current revolution doing genomic research, developing nano-technology and studying the brain. The expansion of these life science businesses will create many new job opportunities for Cambridge residents.

Community Planning:

Overall Planning Goals and Projects

Over the 5 year period from 2006 – 2011, the City, through the Community Planning Division of the Community Development Department will continue to refine and revise the long term overall goals and policies of it's Master Planning policy document "Toward a Sustainable Future", implement these policies through the corresponding zoning regulations which were developed during the Citywide Rezoning in 2000. Also included in the implementation of the long term implementation is the rezoning developed during the major planning policy initiatives of the Eastern Cambridge Rezoning of 2001 and the Concord Alewife Planning Study just now being submitted for consideration to the City Council after a year long public committee led process. These projects all share the same overall goals and policies of both "Towards a Sustainable Future" and the updated set of goals that shaped the Citywide Rezoning. These Goals and Objectives are:

- Encourage a mix of uses to enhance vitality
- Promote transit-oriented development
- Facilitate residential use and affordable housing
- Encourage appropriate retail uses
- Work for the creation of new open space
- Lower allowed density and bulk for non-residential uses across the city
- Reduce traffic growth and traffic impacts
- Urge institutions to house their graduate students, develop in core campuses, and control parking
- Require design review and public input for large projects

The public planning process for each of the these planning initiatives share similar framework of a committee process working intensively with staff and planning consultants on long term planning in the areas of traffic and transportation, land use and zoning, open space and urban design. Public input is solicited at public meetings throughout the process, supplemented by frequent mailings of newsletters and bulletins. In the past few years, this information has also been shared over the internet, and, in the case of the Citywide Rezoning, allowing for online prioritization of goals and objectives to supplement public meeting input.

Implementation and Refinement

Over the next 5 years the Community Planning Division will work to ensure that the overall planning and zoning for the City is consistent with these overall policies, making adjustments to the zoning to ensure that they are both operating and implemented in a way that the results are as consistently as possible with the goals and objectives in the context of the specific project. This involves careful work on a project by project basis,

working with project proponents and the Planning Board as it takes public testimony, discusses specific issues, and deliberates on the project, and also may involve adjustments to the zoning from time to time. Such adjustments may require range of staff resources, from formal planning studies to small research projects – each with the focus on achieving outcomes on the ground from projects, which when responding to the zoning and associated design guidelines, result in projects which most consistently reflect the goals and objectives of not only the overall citywide objectives but the more finely grained area policies as well.

Updating the Goals and Objectives

As part of the ongoing commitment to the policies of “Towards a Sustainable Future”, the Community Planning Division will update this document during the next 5 years to better reflect not only the changes which have occurred since the publication of that document as well as the work accomplished during the Citywide Rezoning. As part of this update the Citywide Rezoning will also be evaluated for consistency with the core planning assumptions that framed the rezoning at that time, including anticipated pace of build-out and traffic generation.

Neighborhood Study Program

The Community Planning Division, through it’s Neighborhood Study program, seeks to preserve the character of the City’s 13 neighborhoods by undertaking comprehensive planning efforts aimed at appropriate growth management – This program, through a year long committee process (a Neighborhood Study) or a series of public meetings (a Neighborhood Study Update) also seeks to strengthen communication among and between the City, its residents and the business community, improve the public’s knowledge of critical planning issues, and provide a forum for the discussion of issues and suggestions for improvement.

OBJECTIVE #1

To preserve and strengthen Cambridge’s residential neighborhoods and their diverse population.

During Fiscal Years ~~2004~~2006 - 2011, the City of Cambridge through the Community Planning Division of the Community Development Department will provide information to the public on planning and zoning, [provide staff support to the Planning Board as it considers Special Permit applications and zoning petitions.](#) Will continue to work with neighborhood groups, residents, property owners, developers and other City departments and state agencies on urban design plans and proposed developments.

Expected Resources:

- ***Federal Funds:***
Community Development Block Grant

- **Local Funds:**
Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to prepare the following studies.

Neighborhood Study Updates

~~Continue~~~~complete~~ updates on implementation of neighborhood studies working with residents, business representatives and ~~business representatives~~property owners, to update past recommendations addressing land use, zoning, urban design, open space, transportation, housing and economic development. Continue 3 year cycle of updates to neighborhood studies, working with residents, business representatives and property owners to maintain current public input on current planning activities and future planned actions for workplan.

Concord/Alewife Planning Study

With the completion of the Citywide Rezoning and the follow-up rezoning of Eastern Cambridge, Cambridgeport (SD-8) and Alewife (SD-4/4A) ~~over the past two years in 2002~~, the areas of Cambridge known as the Quadrangle (from Concord Avenue over to the railroad) and the Triangle (from the railroad over the Alewife Reservation) remain the last large commercial areas of Cambridge which are in need of more detailed planning study. These areas represent the last large industrial areas of Cambridge with significant development potential. Key issues to be addressed in this study include appropriate mix of uses; access and traffic; possible city uses (e.g. DPW Yard); and the character of future development.

The ~~proposed~~ study is proceeding in a similar fashion to the recently completed ECaPS Study. An appointed committee is working with the Community Development Department and a consultant team ~~have to~~ developed draft zoning and non-zoning recommendations with emphasis on promoting a vital development pattern which is consistent with the overall goals of the Citywide Rezoning. These goals include careful management of traffic growth and impacts, increased incentives for housing and affordable housing, and support for important avenues of economic growth for the city.

OBJECTIVE #2

Enhance the quality of the City's living environment.

During Fiscal Year 2005³, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide design and construction oversight in the development and updating of the parks, playgrounds and recreational sites.

Expected Resources:

- **Federal Funds:**
Community Development Block Grant
- **Local Funds:**
Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following.

Open Space/Playground Renovations

Complete construction ~~on Franklin Park, Maple Avenue Tot Lot, and Lopez Street Park.~~ Complete design and initiate construction for on parks designated as priority parks working in the City's Open Space Committee with other City departments. ~~Lowell Street Park and~~ Complete design and initiate construction on Agassiz School Playground. ~~Upgrade water play features at Hoyt Field, Warren Pals and Pine Street Park.~~ Complete design for renovations of Dana Park on Gold Star Mother's Park and play structure replacement at Cambridge Common and Tobin School, Pacific Street Open Space. Continue wood structure replacement program, replacing structures at Alberico Park, Clement Morgan Park, David Nunes Park and Fulmore Park.

~~Rooftop Mechanical Committee~~

~~Work with Planning Board and City Council to implement recommendations of the advisory committee of residents, business representatives and institutions and to guide planning study efforts to which developed recommendations addressing issues of appearance and acoustics.~~

OBJECTIVE #3

Preserve and strengthen the City's fiscal base

During Fiscal Year 2003, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide high quality technical assistance to increase the quality and availability of planning-related information to staff members, the City, residents, property owners, business owners and developers.

Expected Resources:

- ***Federal Funds:***
Community Development Block Grant
- ***Local Funds:***
Property Taxes

Strategy:

Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to perform the following.

Planning Board

Continue to staff and assist the Planning Board in its review of Special Permits for significant projects throughout the city. Research and develop appropriate amendments to the zoning ordinance. [Continue to work with Planning Board, developers and residents on the implementation of zoning changes resulting from recommended through recent and anticipated planning efforts, including Citywide Rezoning, Eastern Cambridge Planning Study and Concord Alewife Planning Study, Prospect Street Planning Study.](#)

PUBLIC SERVICES FUNDS – FY2006 CDBG ALLOCATION PROCESS:

The City of Cambridge receives an annual Community Development Block Grant (CDBG) award from the Department of Housing & Urban Development (HUD); and 15% of the total is set aside for the provision of Public Services. The Department of Human Service Programs (Department) is responsible for the administration of these funds.

The Commission for Human Service Programs (Commission) is a citizen advisory board that makes funding recommendations to the City Manager for these Public Service funds, in conjunction with the Department. The Commission also serves to advise the City Manager and Assistant City Manager on human services policy issues.

For the fiscal year 2006 to begin on July 1, 2005, the Department, together with the Commission, has agreed on the following process:

- To host a “Community Dialogue on Human Services” forum, formerly known as the Public Hearing, to solicit input on the human service needs of Cambridge residents: this event took place on February 9, 2005, and was attended by staff from over 30 community organizations, and Cambridge residents. The following themes were identified by participants at the forum:
 - Need for services for young adults transitioning from school to work
 - Need for more mental health services/consultants
 - Need for services for immigrants, including translation/interpretation
 - Need for more appropriate and accessible services for senior citizens
 - Need for more services for individuals with disabilities
 - Need for availability of nutritional food at food pantries
 - Need for housing for homeless and low-income families/individuals
 - Need for networking opportunities for providers to share resources/information
 - Need for technological assistance/support
- To issue an Open/Competitive RFP for allocation of fiscal year 2006 CDBG Public Services funds: the Department has invited non-profit human services organizations to respond to this RFP by mailing out over 200 RFP Notifications to organizations and placing a legal notice in the local newspaper. Applicants are required to address in their proposals the themes listed above; and the following priority areas as defined by the Department: Children/Youth/Family Support;

Domestic Violence; Linguistic Minorities; Homelessness; Emergency Food Resources; and Elderly/Individuals with Disabilities; and

- To conduct a One-Year Contracting Cycle: the Department will issue a One-Year Contract to recipients of FY2006 CDBG funds to cover the period of July 1, 2005 thru June 30, 2006.
 - Note: The last CDBG RFP process that took place in FY2003 resulted in a 3-Year Contracting Cycle that began on July 1, 2003 and will be ending on June 30, 2005.

**Note: The Dialogue forum was hosted in conjunction with the Cambridge Community Foundation, which is dedicated to improving the quality of life for residents of Cambridge by providing financial grants, technical assistance and forming partnerships with struggling organizations.*

The Action Plan described below is a projection for the next five years based upon Department staff working relationship with the number of providers that have received continuous CDBG funding over the last five years. This projection will vary as it becomes impacted by the following factors:

- A reduction of \$30,000 to the CDBG allocation for public services for the fiscal year 2006;
- The final outcome of the ongoing Open/Competitive CDBG RFP process for the fiscal year 2006; and
- Further cuts anticipated to the CDBG Public Services funding during the period of 2007 thru 2010, including the prospect that the funding may be eliminated.

(Part II)
PUBLIC SERVICE OBJECTIVES

As indicated earlier, the City of Cambridge Department of Human Services will experience a \$30,000 cutback in CDBG public services funding for FY2006. It is anticipated that further reduction may take place during the course of the following 5 years, including the likelihood that the funding may be eliminated. Also, the Department currently is conducting an Open/Competitive CDBG RFP process for FY2006 - the result of this process will not be available until late May. The narrative that follows below takes into account both the factors identified above and the city's working relationship with various community providers that have been CDBG recipients over the last 3 years or longer.

OVERALL GOAL: TO IMPROVE THE OVERALL QUALITY OF LIFE FOR CAMBRIDGE RESIDENTS BY CREATING AND COORDINATING PUBLIC SERVICES.

OBJECTIVE #1:

To create or support a broad array of services and opportunities for families and youth.

From FY2001 thru 2004, the City of Cambridge provided vital support services to approximately 15,198 low and low-moderate income individuals through a variety of public service grants. With continuing funding from HUD, low-moderate income individuals, families and children/youth will continue to access vital community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income population:

- Various community-based organizations such as Margaret Fuller Neighborhood House and East End House will continue to enhance the quality of lives of residents in Area IV and East Cambridge by providing essential community services such as: emergency food, senior services, school-age programs and social/educational opportunities.
- Organizations such as the Cambridge YWCA and Hildebrand will continue to provide housing and supportive services to homeless women and families with children; while provider such as CASPAR will continue to support homeless adults in recovery from substance abuse and/or alcoholism in securing alternative housing.
- Multi-linguistic Cambridge residents will continue to access mainstream community resources with the support of community providers such as: Massachusetts Alliance of Portuguese Speakers, Concilio Hispano and the Ethiopian Community Mutual Assistance Association.

- Homebound elders and individual with disabilities will continue to receive food delivered thru the home-delivery program of organization such as Food For Free.

Expected Resources:

- Community Development Block Grant:
- Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- Develop/enhance new and existing social and educational programs, based on community needs;
- Operate emergency food pantries, including delivery of food to homebound individuals; and deliver fresh produce and canned goods to various shelters and meal sites;
- Assist homeless women and homeless families not eligible for Emergency Assistance in finding transitional and/or permanent housing;
- Provide individual counseling, case management, housing search advocacy, and referrals to other supportive community services;
- Provide interpretation and translation services;
- Provide life skills training, educational/vocational opportunities, and information on women's health issues;
- Identify and assess appropriateness for participation in the program;
- Develop and implement individualized treatment plans;
- Provide ongoing case management and adjust treatment plans as needed;
- Conduct individual and group counseling sessions;
- Identify/support participants ready to transition into a more stable sober environment, such as independent/residential housings, treatment programs and/or sober shelters.

Objective #2:

To create or support services for senior citizens and persons with disabilities residing in Cambridge.

Number of Households to be Served:

From FY2001 thru 2004, the City of Cambridge provided vital support services to approximately 1,613 elders and individuals with disabilities through a variety of public service grants. With continuing funding from HUD, this low-moderate income population will continue to access essential community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting the elderly and persons with disabilities:

- Organizations such as SCM Transportation and The Shepherd's Center will continue to provide transportation services to elderly and individuals with disabilities – including escorted services to those identified as most frail.
- Organization such as HouseWorks will keep senior citizens and persons with disabilities

- from being evicted or displaced by providing extensive cleaning and reorganization of their homes.
- Other services provided to this population will include: nutritional shopping rides by SCM; and a social/support group for isolated Haitian Elders by the Cambridge Council On Aging.

Expected Resources:

- Community Development Block Grant:
- Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with senior citizens and persons with disabilities that will provide the following:

- Assist Elders from Haitian-descent gain access to existing community services through:
 - Weekly group meetings engaging elder in recreational, social and educational activities, which include the provision of weekly hot meals;
 - Opportunities for socialization with other Haitian Elders;
 - Information and referral services to promote access to essential community services, such as the Senior Food Pantry, housing and health care; and
 - Interpretation/translation services and English as a Second Language (ESOL) instruction.
- Provide medical transportation and nutritional shopping trips to seniors and persons with disabilities to promote access to essential community services

OBJECTIVE #3:

To offer legal support and services to public & private housing tenants in eviction cases.

From FY2001 thru 2004, the City of Cambridge provided vital support services to approximately 295 low-moderate income individuals, families and their children through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents at risk of becoming homeless will continue to access these essential community services. Based on our working relationship with community organizations, we anticipate that organizations such as Community Legal Services/Counseling Center, among others, will seek funding to support programs targeting low-income population facing eviction proceedings.

Expected Resources:

- Community Development Block Grant:
- Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with community providers such as Community Legal Services/Counseling Center to provide the following services to individuals, families and multi-linguistic residents:

- Legal counsel and representation to public/private housing tenants in eviction cases;
- Representation to public and subsidized housing tenants and applicants for housing in administrative appeals.
- Community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; and
- Supervision/training of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing programs.

OBJECTIVE #4:

To offer age-appropriate services to disadvantaged and underserved youths.

From FY2001 thru 2004, the City of Cambridge provided vital support services to approximately 1,186 low and low-moderate income youths through a variety of public service grants. With continuing funding from HUD, the city will continue to promote access to essential community services for low-moderate income youth. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income youths and their families:

- Organizations such as Adolescent Consultation Services will continue to provide psycho-educational groups for court-involved youth;
- Youth with emotional/behavioral difficulties will continue to access a summer camp coordinated by Cambridge Camping;
- Organizations such as The Guidance Center will continue to support youth and their families by providing bilingual/bicultural early intervention services to families with infants, and bilingual/bicultural mental health services to individuals, families and children.

Expected Resources:

- Community Development Block Grant:
- Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- Summer camp program for children with emotional and behavioral special needs.
- Psycho-educational groups addressing critical teen issues such as: sexual behavior, substance abuse, peer pressure, anger and domestic violence;
- Support and counseling to court-involved adolescents, and peer group support;
- Individual counseling, and information and referral to other supportive services;
- Outreach and collateral support to assist linguistic minority families with infants in accessing early intervention services;
- Bilingual/bicultural mental health services and support to recently immigrated Spanish, Portuguese and Haitian speaking children and families with serious psychosocial problems, intensified by cultural differences and social disadvantages.
- Comprehensive developmental assessment and specialized therapeutic intervention provided largely by staff who speak the native language of the family;
- Case management and individual family service planning;
- Weekly home visits;
- Access to related community services such as: parent-child groups at community sites and transportation, and
- The hiring, training and supervision of bilingual/bicultural Early Intervention Specialists.

OBJECTIVE #5:

To create or support domestic violence and abuse prevention and treatment for adults and youth.

Number of Households to be Served:

From FY2001 thru FY2004, the City of Cambridge provided domestic violence-related services to approximately 1,199 low-moderate income adults and children through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents will continue to access these essential community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support domestic violence-related programs:

- Organizations such as the Cambridge/Somerville Legal Services and Community Legal Services/Counseling Center will provide counsel/representation and counseling services;
- The Women's Education Center will continue to provide support groups, educational workshops and safe daytime space/support to homeless women; and
- Dating Violence Intervention/Prevention (a program of Transition House) will continue to provide education and counseling to high/middle school youths on issues related to dating violence.

Expected Resources:

- Community Development Block Grant:
- Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers to provide the creation or support of domestic violence and abuse prevention and treatment for adults and youth that will include the following:

- Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, visitation rights;
- Individual/group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress;
- Supervision/training of volunteer attorneys working with victims of domestic violence
- Support groups for women suffering from post-traumatic disorders due to domestic violence, abuse and poverty/discrimination;
- Safe daytime space and support to homeless women.
- Educate and counsel youth about the issues of dating violence.

OBJECTIVE #6:

To provide after-school and year-round employment programs; including life skills and academic support to youths and young adults.

From FY2001 thru 2004, the City of Cambridge provided essential employment programs to approximately 1,210 youth and young adults through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents will continue to access these vital community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income population:

- Cambridge Housing Authority will continue to provide an after-school/life skills training program for youth residing in public developments; and Just-A-Start Corporation, will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth.

Expected Resources:

- Community Development Block Grant:
- Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- After-school classroom-based instruction in job readiness and life skills;
- Career awareness; job readiness/development; job search training; job placements, in private/public sectors; job performance monitoring; and on-the-job-mentorship;
- On-site skills training in construction, housing rehabilitation and energy conservation;
- Case management, counseling, and individual service plans;
- Academic support; high school equivalency/diploma and college preparation; and
- Summer literacy camp.
- Conduct outreach to the community, and to the local private industry in supporting employment services to youth in Cambridge.

OBJECTIVE #7:

To assist in providing a wide array of child-care services that benefits the children, the parents and the providers.

From FY2001 thru 2004, the City of Cambridge provided vital support services to approximately 278 low-moderate income adults and youths through a variety of public service grants. With continuing funding from HUD, low-moderate income individuals, families and children/youth will continue to access these essential community services. Based on our working relationship with community organizations, we anticipate that the following providers, among others, will seek funding to support programs targeting low-moderate income population:

- Organization such as Child Care Resource Center will continue to conduct a career development program to expand knowledge on career opportunities available within the child-care field to 25 income eligible individuals; and continue to administer a tuition assistance program providing scholarships for school-age programs and summer camps to income eligible children.

Expected Resources:

- Community Development Block Grant:
- Local Property Taxes:

Strategies:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipate to contract with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- Scholarships for school-age programs and summer camps;
- Conduct ongoing community outreach to inform of availability of services;
- Conduct individual counseling sessions on career development/opportunities within the child care field;
- Information and referral services;
- Ongoing technical assistance;
- Develop and promote access to child-care career building materials and services.
- Conduct outreach to inform community of availability of services; and

Emergency Shelter Grant (ESG)

PURPOSE

Given a sustained level of McKinney ESG funding, the City of Cambridge plans to fund the provision of the following services:

1. Shelter services to homeless women and children and people with disabilities in Cambridge;
2. Day drop-in services to homeless youth in Cambridge; and
3. Emergency Shelter services to homeless men in Cambridge.

These services are described in detail in the three objectives listed below.

OBJECTIVE #1:

Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge

Number of Homeless Women and Children and People with Disabilities to be Served:

From FYs 2006-11, the City of Cambridge envisages awarding funding to homeless shelters that will specifically serve approximately 4900 individuals from the target population of single homeless women and homeless children and families and people with disabilities.

Expected Resources

- ***Federal Funds***
 - Community Development Block Grant Program
 - McKinney ESG Funds
 - McKinney SHP Funds
- ***State Funds***
 - Department of Public Health Bureau of Substance Abuse Services
 - Department of Social Services
 - Department of Transitional Assistance
 - Massachusetts Shelter & Housing Alliance
- ***Local Funds***
 - City of Cambridge Tax Dollars
 - Cambridge Housing Assistance Fund (private donors)
 - Cambridge Fund for Housing (private donors)
 - Harvard
 - Private Fundraising
 - United Way

Strategies

Targeting Compassionate and Effective Organizations Working with Homeless Women & Families and People with Disabilities: Each year, an RFP will be circulated to homeless services providers in the area. Then a group of stakeholders from the City's Department of Human Service Programs including the coordinator of the Cambridge Continuum of Homeless Service Providers will meet to review proposals and to decide on the needs of the target population. Based on our working relationships with a number of providers, we plan to fund the following organizations and programs:

1. Shelter Inc.'s Women's Day Drop-In, which provides daytime support and services to homeless women. It is primarily a safe-haven to help this vulnerable population off the streets. Services include:
 - Crisis intervention;
 - One-on-one counseling;
 - Weekly visits from Health Care for the Homeless; and
 - Referrals for mental health, substance abuse, tertiary health care, job, training, legal services, and housing search.

The FY2005 ESG for \$27,800 funded operating costs including salaries for the program coordinator and specialist, food and training. We anticipate funding this program at a similar level for the coming five years.

2. Shelter Inc.'s Shelter + Care program provides stabilization services to between 8 and 12 homeless men and women with disabilities per year. The program helps these individuals transition into their own homes and to successfully live independently. An important element of this program is that it allows homeless households whose negative housing histories would have prevented them from receiving Section 8 vouchers to obtain subsidized and supported permanent housing. The FY2004 and '05 grants paid for part of the salary of the caseworker. As with previous recent years, the City hopes to fund this program in the realm of \$20,000 for the next five years.
3. The Hildebrand's Family Shelter provides emergency shelter for 34 families, 14 of whom are sheltered in Cambridge. Because their 24-hour shelter is so well utilized, it is in need of constant and renovations. Funding for the past few years was used to make repairs to their house on 41-43 Columbia St, which was built in the first decade of the twentieth century and requires constant improvements. Due to cuts from the State, Hildebrand may begin using some of the \$7 to \$8,000 per year funding to cover operating costs. The Family Shelter should be funded around the same level for FYs 2006-11.
4. Transition House became the first battered women's shelter in the US, and since then it has sheltered over 5,000 women and children. Its mission is to provide refuge, supportive services, education and empowerment skills to enable battered women to achieve financial independence for themselves and their families. Services include:
 - Post Traumatic Stress support group;
 - Economic literacy trainings;
 - Parent-support group; and
 - Self-care.

The FY 2004 and 05 grants were for maintenance, utilities, and groceries and were in the

- range of \$9,000. We anticipate funding them at a similar level for the next five years.
5. Catholic Charities' St. Patrick's Shelter last year provided shelter to over 250 individual homeless women. The shelter is the only emergency shelter for sober women in the area outside of Boston. Previous grants have ranged between \$5,000 and \$6,000, and in the past have covered cover salaries enabling the shelter to remain open 24 hours/day. Having the shelter be open during the day allows homeless women to work night shifts so they can sleep during the day, which is especially important in an economic downturn when jobs are scarce. Now, however, their awards tend to fund utilities so the ESG essential services cap is maintained. The City hopes to fund St Patrick's Shelter at around \$5,500 for the foreseeable future.
 6. HomeStart's Housing Placement Service is an intensive housing search service for homeless adults in Cambridge. Over the past five years, the program has served more than 245 homeless people and moved them into permanent housing. The program, which predominantly serves homeless women, assists with housing relocation costs such as security deposits, first and last month's rent and moving expenses. Previous ESG awards have been around \$5,000, and we anticipate funding at this level for FYs 2006-20011.
 7. CASPAR's wet shelter is open to men and women in Cambridge who are ineligible for other shelter services because of their active substance abuse. But due to lack of space, only 15% of clients are women. The shelter has on-site primary health care four times a week. Due to increased demand, CASPAR has increased capacity by 50% in one year- now up to 107 people use the shelter a day. The FY 2004 and 05 grants were for approximately \$17,500 each for operating costs specifically food, maintenance, and utilities. The City will most likely fund this shelter at a similar level in the five coming years.
 8. Phillips Brooks House, a non-profit organization working with Harvard University students runs two seasonal shelters that serve both women and men. It's Harvard volunteers run St James' Summer Shelter, which is located in St. James' Episcopal Church in Porter Square. It operates at night only through the summer months, and provides dinner and breakfast to up to 15 people. Clients can make a lunch to carry to work, receive clean clothing and transportation vouchers. While it was not funded in FY 2004, its FY 03 grant of \$3,000 paid for salaries and overheads, and its FY 2005 grant of \$1,500 funded maintenance and food. This shelter should receive an award in the same range for the coming five fiscal years.
 9. Phillips Brooks House is now also administering the Harvard Square Homeless Shelter, which is run by its Harvard University Student volunteers. The entirely volunteer run facility within University Lutheran provides shelter to 5 women and 19 men each night through the winter. It is the only such facility in Harvard Square. The FY 2003 grant of \$3,000 funded salaries and operating costs, and the FY 2005 grant provided \$2,800 for operating costs. While the City hopes to provide similar amounts for FY 2005-20011, their difficulty gathering HMIS data due to the high client turnover and the student-volunteer staff may mean the program loses ESG support.

10. The Cambridge YWCA was founded in 1891 to serve the needs of women and children in Cambridge and surrounding communities. The YWCA provides residence and shelter services for 99 women and 10 families. While many of its residents were formally homeless, the YWCA also has a specific shelter exclusively available to 9 homeless women and 10 families at any given time. In FYs 2004 and 2005, the City awarded the Y grants of \$7,300 and \$8,000 respectively for operations costs for their shelter, and we foresee making similar awards in the five years ahead.

OBJECTIVE #2:

Provide quality day drop-in services to homeless youth in Cambridge

Number of Homeless Youth to be Served:

In FY2005, the City of Cambridge plans to award ESG funding to a homeless services provider(s) that will serve over 1,100 homeless youths.

Expected Resources

- ***Federal Funds***
McKinney ESG Funds
McKinney SHP Funds
- ***State Funds***
Department of Public Health HIV/AIDS Bureau for
Prevention & Education
- ***Local Funds***
Private Fundraising
Harvard-Epworth Church

Strategies

Targeting Youth-Friendly Organizations Working with Homeless Youth: The same RFP will be circulated to homeless services providers in the area, followed by the decision making process described in Objective 1. Based on our working relationships with a number of youth-focused providers, we plan to fund the following organization and program:

1. Cambridge Cares About AIDS (CCAA) Youth on Fire is CCAA's drop-in shelter for run away, homeless youth. This program was developed as a response to an increasing number of homeless youth in Cambridge with HIV caused by practicing high-risk behaviors associated with living on the streets. It is the only shelter in Cambridge catering exclusively to youth. The program offers a safe, youth-focused environment open 5 days a week in which youth can access:

- Hot meals;
- Clothing, laundry, hygiene products, and showers;
- Healthcare services;
- Computers and Voicemail boxes;
- Job search services;
- Life-skills workshops;
- HIV counseling; and
- General counseling and referral.

In FYs 2003,04, and 05 Youth on Fire was awarded \$10,000, \$7,500, and \$9,000 respectively for operations costs, specifically for their rent. The City hopes to fund them within this range for the coming five fiscal years.

OBJECTIVE #3:

Provide quality Emergency Shelter services to homeless men in Cambridge

Number of homeless men to be served:

The City of Cambridge intends to fund to homeless shelters that will serve a target of 2124 homeless men per year.

Expected Resources

- ***Federal Funds***
McKinney ESG Funds
McKinney SHP Funds
- ***Local Funds***
City of Cambridge Tax Dollars
Private Fundraising
Volunteers

Strategies

Targeting the most Effective Organizations Working with Homeless Men: As mentioned earlier, an RFP will be circulated to homeless services providers in Cambridge. Please refer to Objective 1 for further details. In addition to the programs listed above, the City envisions funding the following organizations and programs:

1. Bread & Jams is a process oriented non-profit run by formerly homeless for the homeless. Those currently homeless are key stakeholders in the organization, and

participate in the decision making process. While Bread & Jams' ESG funding was in prior years used to support a van service for homeless individuals (70% of whom are men), the funding in FYs 2004 and 05 was for their drop-in shelter. The City awarded Bread & Jams \$13,000 in FY 2004 and \$12,000 in 05, and hope to give an award at this level for their drop-in shelter for the next five years.

2. The Salvation Army operates a shelter open year round for up to 940 homeless men from the Cambridge area. ESG funding in between FY 2003 and 05 ranged from \$6,800 to \$7,500 per year for utilities enabling the shelter to be a more inviting place for clients so reading lights and importantly the heat could be left on during the day in the winter. The City hopes to fund the Salvation Army's shelter at the same level from FYs 05-11.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing

component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

Anti-Poverty Strategy

The City of Cambridge will continue its efforts to reduce the number of families and individuals living in poverty over the next 5 years. The City will focus primarily on supporting programs that raise household incomes and stabilize housing situations. It also supports the McKinney grant for which the Department of Human Service Programs will apply annually, in hopes of receiving the maximum amount available to Cambridge to support the development of affordable housing that help homeless persons make the transition to permanent housing and independent living.

Toward this end, the Department of Human Service Programs (DHSP) uses City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services aimed, directly or indirectly, at increasing household incomes. These include adult education and ESL classes, employment services for youth and adults, and childcare. DHSP provides benefits counseling, daily congregate meals and a food pantry for the elderly.

DHSP also funds a range of community-based programs aimed, directly or indirectly, at increasing household incomes. These include food pantry programs, programs designed to provide immigrant populations with access to social services as well as information and referral. DHSP funds programs to prevent and to alleviate the devastating impact of domestic violence, which often plunge women and their children into poverty. DHSP operates the Summer Nutrition program for children and youth in many locations citywide, and provides nutritious snacks and meals year-round for participants in its enrolled childcare and Youth Center programs.

In addition to the City's commitment to develop and preserve affordable housing and the efforts of the Cambridge Housing Authority, DHSP directs City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services that help homeless families and individuals find and retain transitional and permanent housing and prevent eviction by stabilizing individuals and families in existing housing. An additional strategy employed by DHSP is a fuel assistance program.

DHSP also funds a range of community-based programs that help homeless families find transitional and permanent housing and prevent eviction by stabilizing individuals and families in existing housing. These include a program to provide legal services and support to low and moderate income families who face eviction or legal barriers to obtaining permanent housing.

The Department of Human Service Programs works closely with the Community Development Department and the Cambridge Housing Authority to maximize the impact of these programs on poverty levels. Taking into consideration the factors over which our jurisdiction has control, we believe that this strategy will significantly improve the lives of low-income working families, elderly on fixed incomes, immigrants, victims of domestic violence, single mothers moving off public assistance and others who struggle with poverty in our City.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. *(States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.*

3-5 Year Strategic Plan LIHTC Coordination response:

N/A

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

T.B.D.

**Non-homeless Special Needs (91.205 (d) and 91.210 (d))
Analysis (including HOPWA)**

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

T.B.D.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

N/A

Specific HOPWA Objectives

1. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

3-5 Year Specific HOPWA Objectives response:

N.A.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

NEIGHBORHOOD REVITALIZATION STRATEGY - EAST

In recent years, the U.S. Department of Housing and Urban Development's (HUD) Office of Community Planning and Development (CPD) has stressed a coordinated marshalling of resources to facilitate entitlement communities' ability to engage in comprehensive community revitalization strategies. Comprehensive community revitalization strategies seek to create partnerships among federal and local governments, the private sector, community organizations and neighborhood residents. HUD seeks to create communities of opportunity in neighborhoods by stimulating the reinvestment of human and economic capital and economically empowering low-income residents.

Through this effort, Entitlement communities may define a Neighborhood Revitalization Strategy Area (NRSA) that meets the threshold for low/moderate income (LMI) residents (55.75% in Cambridge), and that is also primarily residential. Within in this area the City is then afforded much greater flexibility in the use of CDBG funds. The duration of the Strategy is 5 years, and is integrated into the One Year Action Plan and Consolidated Annual Performance Evaluation Reports as component of the City's Community Development Department's activities.

Benefits of NRS

The benefits are described in amendments to the CDBG regulations at 24 CFR 570 which were published in the Federal Register on January 5, 1995 and updated in the final rule changes published in the November 9, 1995, Federal Register. They are as follows:

1. Job Creation/Retention as Low/Moderate Income Area Benefit: Job creation / retention activities pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the incomes of persons that take, or are considered for such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
2. Aggregation of Housing Units: Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low/moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
3. Aggregate Public Benefit Standard Exemption: Economic Development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and

4. Public Service Cap Exemption: Public Services carried out pursuant to the strategy by a Community-Based Development Organization will be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)).

The Neighborhood Revitalization Strategy Area

The NRSA the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. (Pending Approval) The area is centered on the Central Square district, and radiates out to include portions of the Riverside, Cambridgeport, Area Four, East Cambridge and Wellington / Harrington Neighborhoods. The NRSA extends from the Charles River (in the Riverside and Cambridgeport Neighborhoods) to the Somerville border (in the Wellington / Harrington Neighborhoods) and also includes a small portion of soon to be developed land in East Cambridge where Binney Street meets Galileo Way. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRSA is based upon 2000 U.S. Census Block Group data. The following chart shows all Block Groups included in the NRSA and the relevant demographic data:

City of Cambridge
Census Data for FY '06 Neighborhood Revitalization Strategy East -- DRAFT

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3522	1	1,144,797	655,603	57.3%	1,974	1,236	62.6%
3524	1	895,450	314,297	35.1%	588	255	43.4%
	2	2,132,276	818,211	38.4%	1,432	1,344	93.9%
3525	1	833,375	735,797	88.3%	1,458	866	59.4%
	2	852,153	753,422	88.4%	1,808	884	48.9%
3526	1	1,157,494	608,913	52.6%	1,352	644	47.6%
	2	1,116,143	534,986		1,300	724	55.7%
3527	1	481,189	388,382	80.7%	732	451	61.6%
	2	531,449	402,523	75.7%	885	649	73.3%
	3	345,455	275,135	79.6%	687	416	60.6%
3528	1	643,088	567,880	88.3%	1,302	719	55.2%
	2	739,967	508,439	68.7%	1,179	538	45.6%
3530	3	957,680	473,973	49.5%	1,312	814	62.0%
3531	2	1,414,902	319,893	22.6%	997	752	75.4%
	3	1,424,962	301,369	21.1%	902	413	45.8%
3532	1	2,189,137	758,457	34.6%	1,200	521	43.4%
	2	1,311,598	490,506	37.4%	851	442	51.9%
	3	1,135,180	703,432	62.0%	945	290	30.7%
3533	1	805,084	715,053	88.8%	1,149	567	49.3%
	2	1,093,490	989,179	90.5%	1,390	547	39.4%
3534	1	1,201,183	552,130	46.0%	1,043	490	47.0%
	2	999,472	678,295	67.9%	1,397	821	58.8%
3535	1	1,069,282	947,888	88.6%	1,576	757	48.0%
3539	1	840,745	371,481	44.2%	889	454	51.1%
	2	588,845	181,179	30.8%	1,305	937	71.8%
TOTALS		25,904,396	14,046,423	54.2%	29,653	16,531	55.75%

Low/Moderate Income Residents Served: 55.75%
Residential Land Area Served: 54%

NEIGHBORHOOD REVITALIZATION STRATEGY

In recent years, the U.S. Department of Housing and Urban Development's (HUD) Office of Community Planning and Development (CPD) has stressed a coordinated marshalling of resources to facilitate entitlement communities' ability to engage in comprehensive community revitalization strategies. Comprehensive community revitalization strategies seek to create partnerships among federal and local governments, the private sector, community organizations and neighborhood residents. HUD seeks to create communities of opportunity in neighborhoods by stimulating the reinvestment of human and economic capital and economically empowering low-income residents.

Through this effort, Entitlement communities may define a Neighborhood Revitalization Strategy Area (NRSA) that meets the threshold for low/moderate income (LMI) residents (55.75% in Cambridge), and that is also primarily residential. Within in this area the City is then afforded much greater flexibility in the use of CDBG funds. The duration of the Strategy is 5 years, and is integrated into the One Year Action Plan and Consolidated Annual Performance Evaluation Reports as component of the City's Community Development Department's activities.

Benefits of NRS

The benefits are described in amendments to the CDBG regulations at 24 CFR 570 which were published in the Federal Register on January 5, 1995 and updated in the final rule changes published in the November 9, 1995, Federal Register. They are as follows:

5. Job Creation/Retention as Low/Moderate Income Area Benefit: Job creation / retention activities pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the incomes of persons that take, or are considered for such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
6. Aggregation of Housing Units: Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low/moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
7. Aggregate Public Benefit Standard Exemption: Economic Development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and
8. Public Service Cap Exemption: Public Services carried out pursuant to the strategy by a Community-Based Development Organization will be exempt from the public

service cap (24 CFR 570.204(b)(2)(ii)).

The Neighborhood Revitalization Strategy Area

The NRSA the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. (Pending Approval) The area focuses on the Rindge Towers and extends along Massachusetts Avenue to the Arlington line, incorporating areas in North Cambridge and Neighborhood 9. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRSA is based upon 2000 U.S. Census Block Group data. The following chart shows all Block Groups included in the NRSA and the relevant demographic data:

City of Cambridge

Census Data for FY '06 Neighborhood Revitalization Strategy West -- DRAFT

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3546	1	2,019,966	1,413,478	70.0%	2,272	1,317	58.0%
	2	3,834,775	687,741	17.9%	816	378	46.3%
3548	1	1,102,054	823,260	74.7%	940	434	46.2%
3549	1	755,880	728,096	96.3%	729	208	28.5%
	2	2,166,410	1,535,572	70.9%	3,384	2,500	73.9%
3550	1	1,333,921	595,595	44.6%	683	298	43.6%
	2	1,340,612	878,584	65.5%	1,082	544	50.3%
	3	843,373	497,282	59.0%	812	306	37.7%
TOTALS		13,396,991	7,159,608	53.4%	10,718	5,985	55.84%

Low/Moderate Income Residents Served: 55.84%

Residential Land Area Served: 53.4%

*****The Measurable Goals are still being finalized at the time this Draft is being made available to the Public.*****

